English Translations of

Majmoo’al-Fatawa of Permanent Committee for Scholarly Research and *ifta*’ of K.S.A

First Collection

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working with Riba dealers

Fatwa no. 7180

Q: What is meant by the person who writes down Riba (usury/interest) in the Hadith of Jabir, according to the narration of Muslim, in which the Prophet (peace be upon him) said: (The Messenger of Allah (peace be upon him) cursed the one who consumes (takes) Riba, the one who pays it, the one who writes it down and the two who witness it. He (peace be upon him) said, "They are all equal.") **? Does "the one who writes it down" refer to the person who records the event or does it perhaps also include anyone else who has nothing to do with the Riba-based institution, except the fact that they work as an accountant, and they perform calculations in accounts books that are not related to the Riba-based document? Would that accountant be regarded as recording Riba or does the wording specifically refer to the person who writes down the document of that event and the curse is addressed to no one else? Please advise us and may Allah reward you.**

A: The Hadith that curses those who write down Riba is general in meaning. It includes those who record the original document, those who copy it when the original copy becomes worn, and those who record the amount in accounts records, and the accountant who works out the rate of Riba and adds it to the original sum or sends it to the depositor, and so on. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 5516

Q: I have an opportunity to work in an accounting and auditing office, which audits the accounts of insurance companies, usurious and non-usurious banks, funfairs and tourism companies. Is it lawful to get a job in such an office as a source of monthly income? Given that I have the relevant educational background, and that these offices do not only audit insurance companies, usurious banks, tourism companies and funfairs; they also supervise commercial investment companies and private businesses, such as doctors, engineers, teachers and craftsmen. Please, Your Eminence, answer my question so that my heart may be content. May Allah guide you to the interest of the Muslims in this world and in the afterworld.

A: If the case is as you have mentioned, that the office you want to work in audits the accounts of insurance companies, usurious banks and funfairs, it will be impermissible for you to work there, because it is considered cooperation with its owners in sin

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and transgression, as Allah says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ If your work is going to be in lawful channels, such as the accounts of private businesses and doctors, there is no harm in this. However, it is better not to accept this job, so that you do not commit the prohibited deeds mentioned above. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 4206

Q: i work as a guard in a building that belongs to a money-changer, for which i am paid a salary. i worry to myself about the doubtful nature of the money that he pays me. is there any harm in me taking it?

A: If this money-changer deals in Riba (usury/interest), you should stop working for him and look for alternative work where the money you get paid contains no Riba. It was authentically reported that the Messenger of Allah (peace be upon him) said, ("Leave that which makes you doubt for that which does not make you doubt.")

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Fatwa no. 14839

Q: i have worked as an accountant for the National insurance Company of Egypt (life insurance) since 1981, and I have been receiving my salary + monthly bonus + overtime + annual profits bonus) all these years. First, what is the religious ruling on this work? Second, what is the ruling on the above-mentioned payments? If they are not Halal (lawful), what is the ruling on the money earned from this job during this period, knowing that I want to offer Hajj (Pilgrimage) or free a slave in the cause of Allah (Exalted be He) from this money? I pray to Allah that you will reply to me as soon as possible, for I am very confused and worried. May Allah reward you good on our behalf and on behalf of all Muslims.

A: First, life insurance is a form of commercial insurance, and it is prohibited because it includes lack of knowledge, uncertainty and unlawful taking of others' money. Working for this company is impermissible for this is assisting in sin and transgression, and Allah (Exalted be He) forbids this in His Saying (Glorified be He): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

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Second, it is permissible to benefit from the salaries and money earned from working for this company before knowing of its impermissibility, for Allah (Exalted be He) says: ﴾So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge)﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 5986

Q: I have the opportunity to work in an accounting office, where the accounts are prepared and evaluated according to the system that is followed in Egypt. The office audits and evaluates the accounts of private joint-stock and shareholding companies, and it also maintains the accounts of some wicked places, such as insurance companies, cabarets, cinemas, and amusement centers.

What should I do about this matter? Please advise me.

A: It is not permissible to work with the accounts of insurance companies, cinemas, and amusement centers, as it falls under cooperation in sin and transgression, because Allah (Exalted be He) says (what means): ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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The fifth question of Fatwa no. 7168

Q 5: What is the ruling on working for an organization or company that deposits and withdraws from bank accounts and takes Riba (usury/interest)-bearing loans from banks?

A: It is not permissible to work for such a company, because it involves cooperation in the Haram (prohibited) things. Allah (Exalted be He) says (what means): ﴿but do not help one another in sin and transgression.﴾

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The second question of Fatwa no. 6502

Q 2: Is it permissible to work for Islamic banks and Islamic investment companies? Are the salaries from these places Halal (lawful)?

A: There is no objection to working for these banks, as long as they do not deal with Riba (usury/interest). There is also no objection to working for investment companies, if they do not invest money in things prohibited by Allah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 6413

Q 1: i work for a man who trades in chicken feed, but he takes business loans from banks with an agreed fixed rate of interest. I work as an accountant, and, as part of my job, I record the commission

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and interest that is received from the bank for the loan according to the contract. What is the ruling on my work?

A: It is not permissible to do this work, as it involves cooperation in sin and transgression. Those who do this work are included in the Hadith reporting that the Messenger of Allah (peace be upon him) (Cursed the one who consumes (takes) Riba, the one who pays it, the one who writes it down and the two who witness it.) (Related by Muslim in his "Sahih [Book of Authentic Hadith]") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20507

Q: Thanks to Allah, we have a building in an excellent location on one of the best streets in Ta'if. The director of the Saudi British Bank is visiting us frequently, as he wants to rent the first floor of the building for the main branch of the bank in Ta'if; and he has offered us a very high rent for it. The bank would rent it for ten years, paying five years in advance. We are in need of the money to repay the debts we accrued to construct this building and for other debts.

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Many of us are hesitating about this, but some of us want to lease it to the bank to repay these debts. They say that the bank will bear the sin of dealing in Riba (usury/interest) not us, because we will not be dealing with it in Riba or anyone else - all praise be to Allah! They believe that the bank would just be a tenant like any other. Others say that we will be committing a sin, because Allah says (what means): ﴾but do not help one another in sin and transgression.﴿ **We are very confused about this matter. Please give us a Fatwa (legal opinion issued by a qualified Muslim scholar); can we lease this place to the bank and the bank bear responsibility for its dealings or will we bear a sin as owners of the building if we lease this space to it? We would like to know the ruling on this issue to give an answer to the bank, which is waiting for our reply.**

A: It is not permissible to lease places to banks, because they will use them for dealing in Riba. The Messenger of Allah (peace be upon him) cursed those who take Riba, those who pay it, those who record it, and the two witnesses to it. The renter is also included among these categories, because they assist those who take Riba and receive rent for it. Allah (Exalted be He) says: ﴾but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ Certainly, Halal (lawful) thins are a sufficient substitute for whatever is Haram (prohibited). Allah (Glorified be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿

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Fatwa no. 17546

Q: I have a shop in which i rent tents for holding memorial gatherings or wedding parties. Six people work for me in the shop, all of whom support large families from this work. I pay the social security payments for these workers. Please let me know the Islamic opinion on this work, bearing in mind that if I refuse to rent people these tents, they will get them from another shop.

A: As the memorial gatherings that are held by bereaved relatives are not permissible, you are not permitted to rent these tents to people to hold these ceremonies in them, because that is cooperating in sin and transgression. Allah (Glorified and Exalted be He) forbids helping others commit sin, saying: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ It is also prohibited due to the Bid'ahs (innovations in religion) that are committed during these memorial gatherings.

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Fatwa no. 8710

Q: I work in a company which imports sheets, covers, mattresses and such things from foreign countries, such as Korea and Spain. In order to do this, they follow certain procedures, such as dealing with usurious banks which add interest to the overdrawn account. They open current accounts in those banks, but sometimes the account is overdrawn, so the bank adds interest to it, and the company pays this interest. The company also has insurance with insurance companies on the imported goods which are placed in the depository, and the company cars. The company also opens a letter of credit and a letter of guarantee at the banks mentioned above, and the bank benefits from the commission.

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I would like to inquire about the following: First, I work for this company as an auditor. Together with two colleagues, I register all the transactions made by the company in a ledger, in addition to the following procedure: going to these banks to deposit the financial returns in the current accounts, and following the procedure of opening letters of credit, including contacting the insurance company agent to insure the goods, cars and the depository. We also settle the closing account and set the company's budget. While doing this, we register the interest calculated by the bank which is due on the company because of the overdrawn credit, in addition to recording the insurance installments in documents.

What shall I do? Shall I record the bank interest and the insurance installments in documents, and call the insurance company agent to insure the goods and the depository? Shall I go to the bank to open letters of credit? I asked one of my former colleagues about this interest, and he told me that he had spoken with the business owner, and he gave him worldly excuses. Please advise, and guide me to what pleases Allah.

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A: If the case is as you mentioned, it is impermissible for you to work for this company as it entails cooperation in sin and transgression, and Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ (Surah Al-Ma'idah, 5: 2). It was also authentically reported from Ibn Mas`ud (may Allah be pleased with him) ﴾that the Prophet (peace be upon him) cursed the one who accepts Riba (usury), the one who gives it, those who witness it, and the one who records it.﴿ Narrated by Ahmad, Abu Dawud, Al-Tirmidhy and Ibn Majah. It was ranked as Sahih (authentic) by Al-Tirmidhy. In another narration by Al-Nasa'y , ﴾On the Day of Resurrection, Prophet Muhammad (peace be upon him) will curse the one who accepts Riba, the one who gives it, those who witness it, and the one who records it, provided that they know its ruling well.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 6852

Q 1: I am an employee at aRaMCO Company. I work in the housing department. This department offers loans for official employees to build houses. The loans they offer are usurious loans with interest according to a Fatwa you have issued. My job in this department

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is distributing the land to the employees. I have nothing to do with concluding the usurious loans contracts, witnessing them and the like. Am I committing a sin by doing this work in this department which gives out usurious loans?

A: If the reality is as you have mentioned, that is your work in the department is distributing the land to the employees and not giving usurious loans, your work is not dealing in Riba (Usury). However, it involves cooperation with those who deal in Riba which is also not permissible because it is cooperation in sin and transgression. Allah (Exalted be He) says, ﴾but do not help one another in sin and transgression.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 13674

Q: What is the ruling on working as a maintenance engineer for a company that deals with Riba (usury/ interest) - based banks, as the company sells appliances (computers, photocopying machines, telephone sets) to the bank, and assigns us as maintenance engineers to go there to maintain these appliances on a regular basis.

Is this job Haram (prohibited) on the basis that the bank works out its accounts and organizes its business using these appliances? As we maintain these appliances are we guilty of helping the company to sin? May Allah guide you to all that achieves His consent.

A: It is impermissible to work for companies that are operating in the way you described, for this includes cooperation in sin and transgression. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 13581

Q: I am an employee working in an organization that deals with peasants by giving them fertilizers, germicides and small loans, and it puts administrative fees that equal five malims [a unit of currency. Trans.] for every pound per month, and if the peasant does not pay that sum by the end of the harvest season, it imposes an 8% interest. What is the ruling in this regard?

A: It is not permissible to work for the said organization because this is cooperation in sin and the extra added interest in case of not paying is prohibited Riba (usury).

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Fatwa no. 12799

Q: i have a legal accounting office, through which we check the financial statements of institutions and companies, based on each company's account register. We do this to show the audited results at the end of the fiscal year in the form of annual budgets and reports on the company's financial situation, for them to be presented to a government department, a bank, or to the Department of Zakah and Income Tax. We carry out our work throughout the year to monitor the company finances, to guard them against fraud and embezzlement. I have some questions that I hope Your Eminence will answer:

1. In some company's accounts, I see items on balance sheets related to dealings with banks. The accounts show debts that a company is required to settle from that loans it acquired through banks or an overdraft, and this has resulted in the bank charging interest, i.e. Riba (usury). The nature of our work involves showing this

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account along with the others on the balance sheet, as this is the reality based on the company's books, register, and bank accounts; and we cannot exclude it from the rest of the accounts. It is obligatory to show this for the accounts to be regarded as showing the actual situation of the company. Are we committing a sin by doing this; are we regarded as those who witness Riba?

2. What is the ruling on preparing such accounts for these companies if the office knows that they are going to be submitted to the bank to get a loan? The office gives them to the company and it is the owner of the company who submits them to the bank. 3. An organization that settles commercial disputes asked us to make a study of a company's dealings with a bank, based on the company's statements from the bank. We showed the company's assets both with and without commission. The report was given to the company for it to submit it to the organization, and praise be to Allah, the company only paid a little of the required interest. Is it permissible for our office to do such studies, bearing in mind that we have already done two studies like this? May Allah reward you with the best!

A: It is not permissible for you to work as an accountant for what (the companies) you mentioned in your question, as it involves cooperating in sin and transgression.

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Fatwa no. 16449

Q: I work at a single owner company which deals in gold and jewelry. Its work includes the following: A- It has many accounts with several banks and has one current account only which is a debtor account i.e., they do not pay or gain interest out of it. As for other accounts, they are overdrawn accounts i.e., the owner of the company draws the money which he needs within the credit facilities given and agreed upon by the bank on security of real estate properties kept by the bank as a guarantee if the owner of the company fails to repay his debts. The annual interest which the owner of the company pays is 9%. Is the dealing of the company with banks in this way lawful or not? B- The company purchases gold from workshops, factories and wholesalers on credit i.e., it take the amount of goods it needs

and the time of payment will be agreed upon, for example, one month. The value of the new gold bought is paid with (broken) old gold that is the same weight of the new gold, in addition to workmanship fees which will be paid in cheques after the agreement on the price of grams at the time of purchase. The company sells the gold through its stores to the public in cash, or in exchange for old gold and takes the value of the workshop fees from those who have old gold and want to replace it with new gold where the workmanship fees differ according to the type of the gold which a person purchases. The company then takes the old gold and the money from the stores. Is dealing in gold in this way lawful or not? Let it be known that I am the accountant in the company who audits the bills and accounts, registers bills in account books, defines the bills which will be deposited in banks and collects the gold and the money from the stores together with the owner of the company, and sometimes I do this alone. Is my job in the company lawful or not?

A: It is not permissible for a Muslim to work in stores which deal in Riba (usury) because this is a cooperation in sin and transgression while: (The Messenger of Allah (peace be upon him) cursed the devourer (taker) of Riba (usury), the one who takes it, its two witnesses and its scribe.) in Sahih (authentic) Hadith.

Therefore, it is obligatory upon you to leave this work and search for other work which is free of Riba and unlawful gains. These dealings which you have mentioned are usurious because both kinds of Riba (i.e. Riba Al-Fadl (increase) and Riba Al-Nasi'ah (delay)) found therein are prohibited. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 19501

Q: The Saudi Travellers Checks Company (STCC) is a Saudi company that was established by royal decree in 1984. The company is owned by eight Saudi banks and is supervised by the Saudi Arabian Monetary Agency (SAMA). The company issues travelers' checks and Hajj checks for the pilgrims who come to Saudi Arabia from Arab and Islamic countries in Saudi Riyals. In this way the pilgrims have a unified means of payment that is accepted by most of the shops, hotels, and the branches of banks in the Kingdom of Saudi Arabia. The company indemnifies lost and stolen checks through its many branches, which are widespread, especially in the western region of the Kingdom of Saudi Arabia where the Sacred Places are. These checks are usually marketed

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in the previously mentioned countries through a prepaid system or by a specific agreements between the two parties, whereby money is deposited directly in the company's account. It is worth mentioning that the company does not receive any commission from the pilgrims. The money from the sold checks is deposited in the company's account for an interest rate agreed upon between the bank and the company. This is the only option available to invest this money during the period when the pilgrims have their checks, according to the company policy and the directions of the board of directors in this regard. There is no need to engage in any other type of investment, as the checks are expected to be cashed at any time during that week. To sum up, I am the general manager of this company, and its real income is the returns on these checks until they are cashed. I hope that you will give me a Fatwa (legal opinion issued by a qualified Muslim scholar) regarding the salary that I receive from this company, so that I can do what is necessary about this matter that has occupied me for a while. My current duties and responsibilities can be summarized as follows:

1. General supervision of the workflow in the company's departments, according to their stipulated objectives.

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2. Direct supervision of the company's marketing plans.

3. Contacting those in charge of the Hajj and 'Umrah delegations to benefit from the company's products.

4. Contacting government and non-government bodies in the Kingdom to resolve any difficulties faced by the company.

5. Signing the transaction agreements for the Saudi Riyal travelers' and Hajj checks.

6. Preparing the agendas for the board of directors' and the executive committee meetings.

7. Preparing procedures and suggestions to help in the development of the work.

8. Approving the appointment or dismissal of company employees.

9. Approving and reviewing the company's estimated budget before submitting it to the executive committee.

10. Authorized to jointly sign the company's accounts. Finally, please accept my best regards and may Allah reward you with the best.

A: It is not permissible for you to work for this company, because it deals with Riba (usury), and this is cooperating in sin and transgression. Allah (Exalted be He) says (what means):

﴾but do not help one another in sin and transgression.﴿ It is obligatory that you should leave your job, and if anyone abandons something for the Sake of Allah, He will compensate them with something better. Allah (may He be Blessed and Exalted) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18563

Q: i work as an accountant in a Saudi company, that works in the field of operation and services. The company pays the salaries of its employees from its revenues that are yielded from different projects done for the state and other companies. The competent manager in this company is Christian. The company had to take loans from one of the usurious banks to pay the salaries because the state delayed their payments. The company takes these loans

in return for usurious monthly interests. Being the accountant of the company, I issue checks, record the expenses and revenues in the company's books. I record the loans' interest as expenses which the company owes the bank. It should be noted that I have advised the Christian manager about this. He said that he had to take loans from the bank to pay the workers their salaries and to purchase different materials for the project and to keep the work running. It is worth mentioning that both the general manager and the head and owner of the company who works as a counsel in the Saudi American Bank, know all this. When any of our brothers tell the owner of the company about the usurious loans, he would say that the competent manager did nothing against the regulations. I opposed this vehemently and threatened to tender my resignation. But as you know the company is responsible for my residence. They told me that they would not transfer me to another guarantor to prevent me to work in another place in the country. They told me they would issue me a final exit visa to go back to my country. You know the worldly and religious benefit I get by staying in this country, thanks to Allah's Grace. Allah (may He be Exalted and Praised) blessed us with guidance in this country; all praise be to Him. What should I do? Should I continue working in this company and keep advising them despite my refusal of their practices or tender my resignation and go back to my country in which you know its situation on worldly and religious levels?

A: It is not permissible for you to work in the mentioned company which takes usurious loans from the bank, nor to record the loans in the company's books, because this is a type of recording Riba (Usury). It is authentically reported: ﴾That the Prophet (peace be upon him) cursed the person who accepts Riba (Usury), the one who gives it, those who are witnesses to it, and the one who writes it and he (peace be upon him) said: They are equal in sin.﴿ Hence, you should look for another job. May Allah ease your affairs by His Will. Allah (Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah make easy your and all Muslims' affairs! May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 12215

Q: i work for the American Arab Petroleum Company in The eastern region in the city of Baqiq as an employee in its personnel department. I would like to inform Your Eminence that the said office performs evident Riba-based transactions that do not please Allah, His Messenger or the believers. I tried hard to explain how serious this matter is to all those in charge of such actions one way or another, but my efforts were in vain

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and my seniors even ordered me to write this Riba-based document, but I refused persistently and told them that there is no obedience to a creature in disobedience of the Creator. However, they threatened to fire me for abstaining from performing the required job, but I told them of my desire to be transferred to another department and they refused under the pretext that I am highly experienced in my job and there is difficulty in finding the proper substitute. Based on that, I told them that I would not share in writing this Riba-based document or any similar documents. After much argument, my seniors ignored me with no answer in this matter whatsoever. It did not stop at this point, but my work colleagues try to embarrass and push me by sending the loan borrowers to my department, and I, in turn refer their papers to other employees, and this leads to arguments, disputes and even sarcastic comments that I can not bear and all I can say to them is the noble Hadith: (Whoever, among you, sees something abominable should rectify it with their hand; and if you have not strength enough to do it, then you should do it with your tongue; and if you have not strength enough to do it, (even) then you should (abhor it) from your heart, and that is the least of Faith.) I also tell them that Allah (Exalted be He) says, (O you who believe! Eat not Ribâ (usury) doubled and multiplied) and that His Messenger's said, (Allah has cursed the devourer (taker) of Riba (usury/interest), its payer, its two witnesses and its scribe.) and (Avoid the seven great destructive sins.) Riba is among these sins. I clarified to them that it rather involves seventy three sins, the smallest of them is like a man having sexual intercourse with his mother. However, they turned deaf ears to me and refused to accept the truth, because these kinds of transactions were agreed upon by

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authorities in the company, and the employees are unable to refuse such orders. I enclosed with my question a copy of this usurious document which the said company deals with. I would like to inform Your Eminence that I provide for my mother, grandmother, five sisters and three brothers. I am a bachelor with an intermediate degree in education, but I have been working for seven years in this company and it is a little bit difficult for me to find another job with my degree, otherwise I would have submitted my resignation as I put my trust in Allah. Now I am wavering between doing what involves disobeying Allah or refusing to share in such usurious documents and suffering the outcomes. Peace be upon you good Servants of Allah, His mercy and

blessings. May Allah guide others through you.

A: Every loan that involves paying interest is Riba, whether they name such interest "fees" or any other names, because it is the fact that counts not the mere terms. So if a person borrowed one thousand and the contract stipulates that he repays one thousand and five or more or less than five, this is a usurious and forbidden contract by Ijma` (consensus of scholars). Hence, it is not permissible for you to work in the said office which you said

deals with Riba, for Allah (Glorified be He) says, ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ And it has been authentically reported that the Prophet (peace be upon him), ﴾cursed the one who accepts Riba (Usury), the one who gives it, those who witness to it, and the one who writes it. He (peace be upon him) said: They are all equal.﴿ (Compiled by Muslim in his Sahih (authentic) book of Hadith.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 11238

Q: The West LB. Securities Pacific Ltd. branch in Tokyo is a subsidiary of the Westdeutsche Landes Bank which is the third largest German bank and which is one of the most important international finance and trade centers with branches in London, New York, Paris, Tokyo, Osaka, Hong Kong, Melbourne, Moscow, Toronto, and Zurich. The bank offers its clients, inside and outside Germany, all the financial and investment services.

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In Japan, the government regulations regarding the security system, article no. 65, bans banks from owning any businesses in the field of security bonds. Consequently, the West LB Securities Pacific Ltd. in Tokyo acquired a license to work as an independent body under the same name. It is totally independent from the bank services in Japan. This license makes the company carry out exactly the same work as other brokerage companies in Japan and makes it subject to the same rules they follow. The company will receive in return for its services the same commission fixed by the Japanese government from the investors. The transactions carried out in this company start by the investor transferring some of his money to be invested in the markets of Japan, Germany, London or all three of them at the same time through account no. 0546488 in the bank of Tokyo, Yurakucho branch under the following address: West LB Securities Pacific Ltd. Tokyo branch. The investor can grant the company full control to invest his money with its professional experience, and thus the company is able to purchase or sell stocks on his behalf based on the market fluctuations. The company may purchase stocks in other companies with

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the amount of money transferred to it and report the details of every transaction the next day. In case the investor does not deputize the company, it carries out the transactions after taking his permission. If the investor wishes to withdraw his money, there will be no complications or delay. Once the company gets the request, it sells all the investor's stocks for the current market value and the amount is transferred to his account in less than a week. The company ensures its clients that it will not invest their money in the following fields: (i) Shares that involve Riba (usury) such as government bonds, convertible bonds, bail bonds and anything that deals in Riba. (ii) Shares in companies that manufacture or distribute Khamr (intoxicant). (iii) Shares in companies that deal in pork or its related industries. (iv) Shares that may lead to a risk or loss by knowing no commodity or delivery time. (v) Shares that involve any form of gambling. These conditions restrict the company to deal in present stocks. However, the company knows for sure that

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the companies in whose shares it deals are located in non-Muslim communities, which means they may finance their projects by means of usurious loans from local and international banks. The whole matter can be summarized as follows: (i) The company does not deal with businesses or institutions that work in anything known to be Haram (prohibited). (ii) The company does not invest in the shares of companies that deal in Riba or any prohibited commodity. (iii) The department I work in does not deal in securities with usurious interests. (iv) The company does not totally adopt the Islamic approach in dealings, as it contains departments that deal in usurious securities and bonds, but the department I work in is specifically established for dealing in non-usurious securities. Based on the previous explanation, I present my questions to you, hoping to get a detailed answer about the ruling of Shari`ah (Islamic law) regarding them. My questions are: 1. Is this transaction (dealing in stocks) lawful and permissible?

2. Is it permissible for a Muslim to work in a similar company, bearing in mind that it is difficult to find another job in such a community? 3. If this type of transaction is permissible and working for such a company is lawful, are there any restrictions? I hope you answer my questions in detail to be able to see everything clearly and decide what I will do. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

A: It is not permissible to work in this company, as it deals in Riba which is prohibited. If you quit your job there, Allah will compensate you with something better, in sha'a-Allah (if Allah wills). Allah says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 4327

Q: i have several shops on Hejaz road and the Arab National Bank has offered

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to rent them. Since this bank is one of the banks dealing with Riba (usury/interests), is it permissible for me to rent the shops to this bank or any other similar Riba-based banks? Please advise me, may Allah reward you.

A: It is impermissible for you to do so, as the mentioned bank will take these shops as a center for dealing in prohibited Riba, and renting them for this purpose involves helping in a prohibited act. Allah (Exalted be He) says, (Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 1195

Q: I am a student in one of the evening classes in a commercial high school and I need to learn colloquial English. I cannot go to the regular morning schools for I have to earn my living. I want to work at the Bank of England as

this will help me practice the English language and at the same time I will get paid. I have been told that working at a bank is Haram (prohibited), will I be a sinner if I work at this bank?

A: It is not permissible for the questioner to work at any usurious bank that deals with Riba (Usury) as by doing this he will be helping the bank deal with Riba and this is prohibited. It has been authentically reported in Sahih Muslim that (The Prophet (peace be upon him) cursed the one who consumes (takes) Riba, the one who pays it, the one who records it, and the two who witness it. He (peace be upon him) said, "They are all equal [in sin].") Therefore, it is not permissible for you to work at a usurious bank, just because you want to learn the English language. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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First question of Fatwa no. 1338

Q 1: what is the ruling on working in banks?

A: Most of the transactions which are carried out by banks nowadays involve Riba (usury/interest) which is Haram (prohibited) according to the Qur'an, the Sunnah (whatever is reported from the Prophet), and Ijma` (consensus of scholars). Moreover, the Prophet (peace be upon him) stated that whoever helps a person who pays or devours Riba by writing or witnessing for them and so on,

will share with them in receiving the curse of Allah (Exalted be He) and being driven from His Mercy. It is related in the Sahih (authentic) book of Hadith of Muslim and others on the authority of Jabir (may Allah be pleased with him) that: (The Messenger of Allah (peace be upon him) cursed the devourer 'taker' of Riba, the one who pays it, the one who writes it and its two witnesses. He said, 'They are all equal.') The people who work in banks are helping the owners to manage their transactions by means of writing, registering, witnessing, or transferring papers. They are also helping to deliver or receive money and carry out many other tasks that involve helping usurers. Accordingly, it is Haram to work in banks; and Muslims should avoid doing so. Rather, Muslims should exert every effort to earn their livelihood in any one of the many available Halal (lawful) ways but they should not make themselves subject to the curse of Allah (Exalted be He) and His Messenger. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 2512

Q 1: what is the ruling on working for tobacco companies? And what is the ruling on working for banks that deal with Riba (usury/interests)?

A: First: Smoking tobacco is Haram (prohibited),

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therefore working in producing Tobacco through agriculture or manufacturing is Haram, and selling and buying it is also Haram as well as smoking it. So earning money from trading in Tobacco is Haram. Accordingly, a Muslim should seek lawful earning, food, drink, clothing and charity, for Allah is Good and He, thus, accepts only what is Good. **Second:** Riba is Haram according to the Qur'an, Sunnah (whatever is reported from the Prophet), and Ijma (consensus of scholars). Thus a Muslim should avoid it and avoid working for banks dealing with it, to protect their Din (religion of Islam) and be safeguarded from what Allah and His Messenger have prohibited, they also should ask Allah to facilitate a means of lawful earning for them, Allah (Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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ruling on working in banks

The second question of Fatwa no. 2608

Q 2: Is it permissible to work in a bank that deals with Riba (usury/interest), even though the person has nothing to do with the Riba-based dealings, although the overall income of the bank is from Riba?

A: It is not permissible for a Muslim to work in a bank that deals with Riba, even if the job that they are appointed to do is not related to the Riba-based dealings. This is because they would be assisting those who work with Riba and cooperating with them. Allah (Exalted be He) says: ﴾but do not help one another in sin and transgression.﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 2620

Q: due to his bad circumstances, he had no way but to work to earn his living. He applied at the Civil Service Bureau, but he was not accepted. He says that his bad conditions obliged him to

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work at Riyadh Bank. He worked in the various departments of the bank and found that the bank is truly usurious. The bank lends a person nine thousands Riyals and receives ten thousand Riyals in return. Moreover, customers' accounts earn interest. This person is sorry for his work in this bank. However, if he resigns, he will be overwhelmed by debts, as he has no other means of living except his salary. Please advise him.

A: It is not permissible for you to work in the banks described, because of the proofs prohibiting usurious dealings stated in the Qur'an and the Sunnah in addition to the Ijm`' (consensus of scholars). For example, Ibn Mas`ud (may Allah be pleased with him) narrated that ﴾The Messenger of Allah (peace be upon him) cursed the one who accepts Riba (Usury), the one who gives it, the ones who witnesses it and the one who records it.﴿ Reported by the Five Compilers of Hadith (Imams Ahmad, Abu Dawud, Al-Tirmidhy, Al-Nasa'y and Ibn Majah) and Al-Tirmidhy ranked this Hadith as Sahih (authentic). It was also reported by Jabir ibn `Abdullah (may Allah be pleased with him) that ﴾The Prophet (peace be upon him) cursed the person who accepts Riba (Usury), the one who gives it, those who are witnesses to it, and the one who records it and he (peace be upon him) said: They are equal [in sin].﴿ You should resign from the bank, as a form of obedience to Allah and His Messenger (peace be upon him) and avoid Allah's wrath and punishment and seek another lawful job. If you leave your work at the bank for Allah's sake, He will facilitate and make everything easy for you. Allah says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 2828

Q: A person has been working for one of the banks for ten years now, and he knows that working for banks is impermissible. He works there as a night guard, and has nothing to do with the banking transactions. Is it permissible for him to continue working in this job or should he quit?

A: It is impermissible for a Muslim to work as a night guard for Riba (usury/interest)- based banks, for this is assisting in sin and transgression that Allah has forbidden it in His Saying, ﴾but do not help one another in sin and transgression.﴿ Since the majority of banks deal with Riba, you should seek a means for Halal (lawful) sustenance other than this means.

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Fatwa no. 2930

Q: I work in a usurious bank that provides interest-based loans and accepts interest-based deposits. I discovered that working in such Riba-based banks is Haram (prohibited), so please answer the following queries:

1. Is my job in this bank Haram or not, as I am a mere employee not the owner of the capital?

2. Should I quit this work and search for another one, knowing that I could hardly find a job in which the salary is equal to the one I have now. Should I quit the bank before finding another job or should I wait until I find it?

3. I worked in the bank for 12 years, what is the ruling on these years of Haram working? Are the earnings I made from working in this bank Haram or not?

The cost of Hajj I performed was covered by my salary paid by this bank, is my Hajj acceptable?

A: Firstly, working in Riba-based banks is prohibited and it is impermissible for you to continue because it falls under cooperating in sin and transgression. Allah has prohibited this by saying, ﴾but do not help one another in sin and transgression.﴿ It was authentically reported from the Messenger of Allah (peace be upon him) on the authority of Jabir (may Allah be pleased with him) who said, ﴾The Prophet (peace be upon him) cursed the devourer (taker) of Riba (usury/interest), the one who pays it, its scribe, and its two witnesses.﴿ Similarly, Ibn Mas`ud (may Allah be pleased with him) said, ﴾The Prophet (peace be upon him) cursed the devourer (taker) of Riba (usury/interest), the one who pays it, its scribe, and its two witnesses.﴿ (Related by the Five Compilers of Hadith (Imams Ahmad, Abu Dawud, Al-Tirmidhy, Al-Nasa'y, and Ibn Majah) and authenticated by Al-Tirmidhy) You should repent to Allah from doing so. **Secondly,** as for the past years of working in this bank, we hope that Allah pardons your sins and there is nothing wrong with the money you received for your work during this period of time if you were unaware of the Islamic ruling concerning this. We also hope that Allah accepts your Hajj covered by this money as He (Exalted be He) says,

﴾whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to Ribâ (usury)], such are the dwellers of the Fire - they will abide therein.﴿ ﴾Allâh will destroy Ribâ (usury) and will give increase for Sadaqât (deeds of charity, alms, etc.) And Allâh likes not the disbelievers, sinners.﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 3336

Q: I work at the Bank of Alexandria. It is well known that Allah (Glorified and Exalted be He) and His Messenger (peace be upon him) have prohibited Riba (usury). The Messenger of Allah (peace be upon him) cursed the devourer of Riba, its payer, its scribe and its two witnesses. It is well known that most banks throughout the Muslim world are interest-based and that some are constructed for this specific purpose. So, what is your opinion regarding the permissibility of working at these banks? While some scholars in the Arab Republic of Egypt permit working in these banks, other scholars prohibit it.

A: The prohibition of Riba is emphasized in the Qur'an, Sunnah (whatever reported from the Prophet) and Ijma` (consensus of scholars).

Prohibition of writing down a usurious contract, or serving as a witness to it and other similar procedures have also been emphasized in one of the Prophet's Hadiths. Accordingly, getting a job at usury-based banks is prohibited as this involves facilitating procedures of concluding usurious contracts in terms of exchange or delivery of usurious dealings, writing down promissory notes, guarding the banks and other similar jobs. Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 3546

Q: I am a Muslim from New Zealand. I would like to ask about some problems related to banks. I hear some Muslims here say that dealing with banks is Haram (prohibited), but I do not know which, among its departments, are completely Harm or perhaps just part of them. I work in a bank in the overseas transactions department, which specializes in export and import. I heard some people say that the Haram transactions are in the current accounts and banking credits departments, because the interest there is equal to Riba (usury) in Islam. What is the ruling on this matter and please give the reasons for it being Haram,

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if it is, or Halal?

A: It is obligatory on a Muslim to work in a Mubah (permissible) job, to earn a Halal income. Muslims should not work in banks that deal with Riba, because this is assisting these banks to perform Riba-based transactions. They should not cooperate with them in any way, such as recording, witnessing, guarding, etc., as this is cooperating in sin and transgression. Allah (Exalted be He) prohibits this kind of cooperation when He says: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ Interest-based loans and deposits are both among the Riba-based transactions that are done in banks. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 3435

Q 2: There is a Prophetic Hadith saying, (Allah has cursed the devourer (taker) of Riba (usury) and its payer.) **And in another narration:** (And the one who witnesses it, and that who records it.) **is it permissible for me to work for a person dealing in Riba? What is the ruling if I can not find any other person to work for and I am obliged to continue to work for this person, especially at the present time?**

A: It is impermissible for a Muslim to work for a bank, a corporation, a company or a person dealing in Riba because of the evidences indicating the prohibition of taking Riba and the assistance of it, and there are many other available jobs, so whoever fears Allah, He will make his matter easy for him. Moreover, there is the wording of the Hadith: (The Messenger of Allah (peace be upon him) has cursed the devourer (taker) of Riba (usury/interest), its payer, its writer and its two witnesses. He said, "They are all equal [in the degree of sin].") Narrated by Muslim in his Sahih (authentic) book of Hadith, and Al-Bukhari also narrated part of the Hadith on the authority of Abu Juhayfh (may Allah be pleased with him) with the wording: (The Messenger of Allah (peace be upon him) has cursed the devourer (taker) of Riba (usury) and its payer; the woman who tattoos and the woman who has herself tattooed, as well as the image-maker.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Chairman
`Abdullah ibn Ghudayyan	`Abdul- `Aziz ibn `Abdullah ibn Baz

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Fatwa no. 4331

Q: I used to work in a bank, the Saudi Hollandi Bank, which I joined one year after graduating from high school and I worked there for six or seven months. One of my friends told me that it was Haram (prohibited) to work in a bank, because some of its transactions are based on Riba (usury/interest). So I left the bank and joined the Saudi Airlines as a student. I want to ask about the salary that I received for the seven months while working at the bank; was it Haram? I only worked as an employee and received my salary in return for my efforts. Am I required to give all the money I received while working there as Sadaqah (voluntary charity) or is it enough that I left the job?

A: If the reality is as you mentioned, that you left the job after being told that it was not permissible to work in a bank, there is no problem with the salary that you received in return for your work for the stated period. You are not required to pay it as Sadaqah; and it is enough that you should perform Tawbah (repentance to Allah) for this and may He forgive you and us. This is because Allah (Glorified be He) says: ﴾whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge)﴿

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Fatwa no. 4820

Q: How does Islam view working for interest-based banks like Misr Bank or the Egyptian National Bank? Is it permissible to have such governmental jobs?

A: Prohibition of Riba (usury) has been strictly emphasized in the Qur'an, Sunnah (whatever is reported from the Prophet) and Ijma` (consensus of scholars). Working for banks that deal in Riba is prohibited as this involves supporting the committing of sins and transgression. Allah (Exalted be He) says, ﴾but do not help one another in sin and transgression.﴿ ﴾The Messenger of Allah (peace be upon him) cursed the devourer (taker) of Riba (usury/interest), its payer, its scribe and its two witnesses. He said, "They are all equal (i.e. in sin)"﴿ The government approving of Riba and allowing the construction of interest-based banks or taking no action against these usurious banks does not serve as justification for a Muslim to accept working for them. The reason is that these banks do not have the authority to enact or legislate rules, which is exclusive to Allah through His Qur'an or through the revelation He sends down to His Messenger (peace be upon him).

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Second and fifth question of Fatwa no. 4961

Q 2: What is the ruling on the salary that a bank officer receives?

A: If the concerned bank is not usurious, the salary the officers receive is Halal (lawful) for it is received against permissible work. On the contrary, if a bank is usurious, any salary received by the officers is Haram (prohibited) as it involves helping in sin and transgression while Allah (Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿ and because that ﴾The Prophet (peace be upon him) cursed the one who accepts Riba (Usury), the one who gives it, those who witness it, and the one who writes it and he (peace be upon him) said: They are equal in sin.﴿ (Related by Muslim). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Q 5: I work as an accountant for a newspaper which publishes the news of actors, actresses and singers on a daily basis. Is my salary considered ill-gotten money?

(Part No. 15; Page No. 53)

A: The news of actors, actresses and singers usually imply deviation from the straight path, which promotes idle entertainment, immorality, evil and such behavior that affects people's integrity, dignity and moral values. Undoubtedly, working in such a field is impermissible, as it is considered a form of cooperation in sin and transgression. Thus, it cannot be a source of living, while there are numerous sources of living. A person should fear Allah (Exalted be He) as He should be feared, as Allah says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ (Surah Al-Talaq, 65: 2-3). Allah (Exalted be He) also says, ﴾And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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(Part No. 15; Page No. 54)

Fatwa no. 5714

Q: We have been working in Al-Rajihy company for exchange and trading in its Muhayyl branch office for approximately two years. During this period, we observed no transaction that went against the Islamic Shari`ah. The branch does not deal in loans. The foreign and Arab dealings and the current accounts are not based on Riba (usury/interest). The lending and borrowing transactions are done for free without incurring commissions or other payments. We are keen on working with lawful dealings, so please tell us whether our work is unlawful and harms us and our livelihoods or not. Moreover, there is a branch of the National Commercial Bank that gives interest-based loans in cash at an interest rate deducted from the amount of the loan before delivering it to the client. No one advised this bank to abandon this usurious transaction.

A: When the bank has nothing to do with usurious dealings, then it is lawful to work in it; otherwise, it is impermissible to work in it. as for the interest-based loans the bank gives in return for a percentage of the loan before delivering it, it is impermissible, as it is an interest-based lending.

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The first question of Fatwa no. 5317

Q: a. is working in banks, especially in Muslim countries, Halal (lawful) or Haram (prohibited)?

b. Is it true what people say that it is Halal to work in certain bank departments, and which are they, if this is true?

c. If Zakah (obligatory charity), Hajj, 'Umrah (lesser pilgrimage), and charitable projects are paid for from salaries paid to bank employees are they unacceptable and not rewarded by Allah?

d. What is the best way to earn a Halal livelihood, given that the suspicion of Riba (usury/interest) is cast on most jobs now?

e. What is your opinion about the modern Islamic banks; are their practices any different from other banks?

A: First: Working in Riba-based banks is Haram, whether they are in an Islamic or a non-Islamic country, as this is cooperating

in the sin and transgression that Allah forbade in His Saying: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

Second: There are no departments in Riba-based banks that are excepted from the ruling, as far as we know from the sanctified Shari'ah, because all the bank staff are involved in cooperating in the sin and transgression.

Third: Hajj and other acts of worship offered by bank staff are valid if they are performed in the manner prescribed by the Shari'ah (Islamic law), but the people are sinful for working in such a bank and for making use of these earnings, except for what they earned before knowing the legal ruling. They have to perform Tawbah (repentance to Allah) for this.

Fourth: You will have to search for Mubah (permissible) ways of earning an income, and these are numerous - all praise be to Allah.

Fifth: As to the modern Islamic banks you refer to, we do not have enough information about the way they conduct their transactions. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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(Part No. 15; Page No. 57)

Fatwa no. 7655

Q: I work in the National Bank and as everybody knows this bank deals in usurious interest. I had searched for another job for eight months but I did not find work elsewhere. I work in a department that has nothing to do with usurious loans. I heard from some ordinary people that salaries and work in this bank are unlawful. I also heard from a juristic scholar, who usually appears on TV, that the salary is lawful as the employee earns it through hard work just like any other employee. He said that the sin of dealing in Riba (usury) falls upon the owner of the bank and not on the employee who is like other employees. I hope you will advise me concerning this.

A: working in usurious banks is unlawful because it involves cooperation in committing Riba; Allah (Exalted be He) says, ﴾but do not help one another in sin and transgression.﴿ This applies to any form of cooperation whether by writing the usurious loans, witnessing or recording them in accounts, transferring them to other departments, preparing or facilitating usurious transactions and the like.

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The third question of Fatwa no. 4791

Q 3: Someone met my brother in the street and said to him, "Fill out this check in name of so-and-so," and he told my brother the person's name. The man that my brother wrote the check for told my brother that this money was a loan for the Sake of Allah (Exalted be He). Later on, my brother learned that the sum involved Riba (usury/interest), and he regretted what he did. I hope that you will advise me.

A: If the reality is as you mentioned, that, at the time when your brother wrote the check, he did not know that Riba was involved, he will not be blamed for it. He will not be included in the warning that was mentioned in the Hadith that curses those who accept, receive, write, and witness Riba. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15229

Q: I am an employee in a university, in the copying department, which also includes printing.

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Part of our job is to print introductory letters for some people associated with the university, to help them to get loans from the Bank of Cairo. This is the bank that the university deals with to pay the employees' salaries. It should be taken into consideration that the bank adds 10% of the loan as Riba (usury)-based interest to the value of the loan. I hope that Your Eminence will explain the following:

1. What is the ruling on printing these introductory letters and what is the ruling on those who prepare them before printing? It should be realized that we are obliged to do this work.

2. What is the ruling on those who receive a benefit from these introductory letters?

3. What is the ruling on the bank practices? May Allah reward you with the best!

A: This printing is not permissible nor are the introductory letters, if the letter holders and the copiers know that they are being issued to assist in Riba-based dealings. This is based on the general meaning of the Hadith Sahih (a Hadith that has been transmitted by people known for their uprightness and exactitude; free from eccentricity and blemish) that was reported from the Messenger of Allah (peace be upon him): ﴾He (peace be upon him) cursed the one who consumes (takes) Riba, the one who pays it, the one who writes it down and the two who witness it. He (peace be upon him) said, "They are all equal."﴿ (Related by Muslim in his "Sahih [Book of Authentic Hadith]") And the general meaning of Allah's Saying: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿

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Fatwa no. 20151

Q: I work as a typist. Sometimes people ask me to type letters that are sent to banks for the purpose of carrying out banking transactions like the case of a company lending or borrowing a sum of money at a fixed interest rate estimated according to the total value of the loan. I wish Your Eminence could enlighten me about the permissibility of my work as a typist.

A: It is prohibited to work as a typist of usurious contracts and the money you receive for that work is unlawful. It was authentically reported that the Prophet (peace be upon him) (cursed is the one who accepts Riba (Usury), the one who gives it, those who witness to it, and the one who writes it.) You have to quit this job. Lawful earnings help a person avoid unlawful earnings. Allah compensates a person who abstains from prohibited things for the sake of Allah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 9308

Q 2: Is it permissible to work for Riba (usury/interest)-based banks as an employee or anything similar? We read one Fatwa (legal opinion issued by a qualified Muslim scholar) that rules that it is Mubah (permissible) and another that ruled it to be Haram (prohibited). The first Fatwa gave as evidence that the Messenger (peace be upon him) pawned his armor to a Jew and that one of the Sahabah (Companions of the Prophet), Salman Al-Farisy, worked for the Jews in Madinah. They used Qiyas (analogy) to say that they were dealing with the Jews, who would have been dealing with Riba. However, the second Fatwa that said it was Haram, used as evidence the following Hadith of the Prophet (peace be upon him) to support this: ﴿Allah cursed the consumer of Riba, its payer, its two witnesses, and its writer.﴾

A: It is permissible to buy Halal food and clothing from Jews or others - whether for cash or on credit, pawned, or otherwise - provided that the contract meets the Shar'y (Islamic legal) conditions. This does not necessarily mean the permissibility of working in Riba-based banks, as that would involve working with Riba or helping others to do so. As for Salman Al-Farisy (may Allah be pleased with him), it was mentioned by Al-Haythamy, in "Majam'ul-Zawa'id", vol. 8, that he was a slave owned by the Jews and he used to work on their date-palm farms before converting to Islam and before Riba was declared Haram. Therefore, this cannot be used in evidence to support the permissibility of working in Riba-based banks. Also, if the narration about Salman is found not to be authentic, it will be far more unacceptable to cite in evidence.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdul-Razzaq `Afify	`Abdul- `Aziz ibn `Abdullah ibn Baz

Fatwa no. 16923

Q: i am a policeman, working at the police station in the Sacred Capital, in the Department of Civil Rights; Office of Installments. Due to the nature of my work in this office, both debtors and creditors agree to settle debts in monthly installments through the office in which I am an employee. The problem is that commercial banks, such as the National Bank, the Bank of Riyadh, and other banks submit complaints about their customers, and these are referred to the Banks Department to take necessary steps. However, most people agree between themselves and the bank to settle the amount in monthly or annual installments. The case is then transferred to my office, which is entrusted with collecting the due installments from individuals and delivering them to the bank. If there is a late payment, the individuals are requested to pay. My question is: Is there anything in what I am doing that is Islamically prohibited?

A: If the transaction that is submitted to you is between two parties, a creditor

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(a commercial bank) and a debtor (an individual for example), and you are certain that it is a Riba (usury/interest)-based transaction, it is not permissible for you to record the agreement of re-payment of the debt in installments. This is because it involves cooperating in sin and transgression. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18739

Q: I work as a painter for the Nasser Social Bank. My job is just to paint the offices and rooms in the bank, without any involvement in the banking, finance, or other activities. I have no connection with the accounts - I just work as a painter and nothing more. Is my work considered to be supporting or cooperating with Riba-based establishment and so I should give it up or is my position different due to the different nature of my work? My Allah reward you with the best!

A: Working for banks includes any work that is related to them and constitutes cooperation with them, and that includes your work, as it is considered working for a Riba-based bank and involves cooperating with it in sin and transgression. Therefore, you have to leave this job and search for a work that Allah has made lawful. Allah (Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿

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May Allah make matters easy for you and for all Muslims, for indeed He is the One Who guides to the Right Path! May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Bakr ibn `Abdullah Abu Zayd	Salih ibn Fawzan Al-Fawzan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 7883

Q: I received a Bachelor of Commerce three years ago, but I have not yet been able to find a job that suited my degree, due to certain circumstances that were beyond my control, but it was Allah's Will. I waited until I could find a suitable opportunity, and I had a choice between working in a bank, the tax department, or the custom's authority. As it is obligatory on everyone to seek Halal (lawful) sources of income and work, I had to ask some brothers, whom we deem to be good - although none can verify this but Allah, including, as an example, Shaykh Muhammad Ahmad Al-Maqaddim - also known as Muhammad Isma'il - who told me to send a letter to Your Eminence asking for a Fatwa (legal opinion issued by a qualified Muslim scholar).

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He also told me that working in a bank is, without a doubt, Haram (prohibited) as for the customs and tax departments; he left that for you to advise me on. There is another Egyptian scholar who says that if we say that this or that work is Haram and we therefore do not take this work, it means that we will be leaving this work to non-Muslims, and these jobs are sensitive state positions. It is his opinion that Muslims should work in banks and not leave them to non-Muslims, until the time that Allah orders and the banks are managed according to the Shari'ah (Islamic law). What is your opinion on this? I would like to give you a brief explanation of the nature of the work I would do, if I decide to work for the custom or tax departments. As you know that customs departments inspect all the goods that come from outside the country, whether they are Mubah (permissible) or Haram, such as alcoholic beverages, tobacco, etc. My job as a custom officer would be to inspect these goods, specify their type, and ensure that they are consistent with their accompanying documentation, as a preliminary step toward estimating the custom's duty required on them. The job then requires an inspection and estimation of the incoming goods and freight, as to whether were are lawful or prohibited, and to ensure that they correspond to the freighting lists that come with the goods. What is Your Eminence's opinion on this type of work? Please give me a Fatwa on this and may Allah reward you! As for the tax department, the Egyptian tax system requires that people should pay a certain sum of money or a cash obligation

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as an absolute right of the state, which individuals are obligated and compelled to pay. My job there would be to determine the specific tax an individual is liable for and to make them pay it by force and compulsion. As they say, it is a kind of duty. These taxes are imposed on cabaret, nightclub, casino, and car owners, as well as actors, craftsmen, farmers, companies, and manufacturers. My salary would therefore be coming from a mixture of all these types of taxes. After having given a brief explanation of the nature of the work in banks, customs, and taxes, I hope that Your Eminence will give me a Fatwa regarding these three fields of work so I do not need to ask anyone else after this. I also promise you sincerely that once I receive your Fatwa, I will carry it out, faithfully,

regardless of the consequences. I hope that you will send me the Fatwa as soon as possible, as I am about to start work with the customs department. May Allah grant you success, bless you, and make you a support for the Muslim Ummah (nation based on one creed) as a whole! May Allah guide you and correct your way!

A: First: If working for the tax department is as you described, it will be Haram, because it involves oppression and injustice. It also involves acknowledging unlawful activities and imposing taxes on them.

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Second: The means of earning a living are not limited to the abovementioned jobs or to being an employee; there are many Halal ways of earning a living, gaining wealth, and providing for yourself. A Muslim should have Taqwa (fear Allah as He should be feared) and seek Halal ways of earning a living to please Allah and Allah will surely make it easy for them to find these ways. Allah (Exalted be He) says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The ninth question of Fatwa no. 7306

Q 9: I work as a clerk in an office. I fulfill my duties to all those connected to me. Among them are those who travel abroad, for whom I facilitate procedures and organize their transportation. When they travel overseas, I do not know what their work is and whether what they do is good or bad. If they do works that are not permitted by Allah, will I be sinful for having helped them?

What should I do if it is not permissible for me to do this?

A: There is nothing wrong with you fulfilling your duties to those who want to travel. If any of them do anything that is forbidden or commit a crime during their travel, the sin shall rest upon them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, and his family and Companions!

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maintenance officials eating from meals to be served to plane passengers without obtaining permission

Fatwa no. 16799

Q: My question has three points: First, sometimes we go to a restaurant but we find that the food is bad or so low in quality that we can not eat it. Is it permissible for us to eat from the plane's meals after obtaining permission from the director (supervisor) of the department where the food is? It may be important to mention that the director is mostly Christian or Buddhist and we know in advance that the food is owned by the company,

not by them. We also know that the internal regulations of the company do not permit eating from such departments and this is the reason why the restaurant is allocated for the employees. Second, in some departments the work load is very heavy because of the large number of planes or flights. In such cases we can not postpone our work because we have to abide by departure times. Usually we finish work by the end of nine working hours without having a one-hour break which is allocated for having food. Mostly the company does not pay us for working during the break hour. This compels us to eat from the flights' food whether we obtain permission to do so or not. Third, is having food which is allocated for planes after obtaining the permission of the supervisor or director on duty tantamount to eating Haram (prohibited) food or receiving Haram money that is mentioned in Hadith?

A: If the reality is exactly as what is mentioned in the question, you have started your work at the company according to a contract. Thus, you only have the rights that are mentioned in the contract subject to its Shar`y (Islamically lawful) conditions including securing the meal which is mentioned in the question.

On the other hand, it is impermissible that you violate the contract by eating the meals which are allocated for planes unless you obtain the permission of the decision-makers amongst the officials of your company. We advise you to refer to the latter and explain the matter to them in order to reach suitable solutions. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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whether a woman should work if she studies medicine

The third and fourteenth questions of Fatwa no. 6908

Q 3: I feel a heavy responsibility as a female doctor. Can I be truly Multazimah (practicing Muslim woman) and avoid all sins? I question myself every day, and I always find that I have made a mistake. I am afraid that if I quit my job and stay at home, I will be questioned about my knowledge and what I have done with it, especially that my study cost my family and my country a lot. Q 14: Some people claim that women working as doctors is a collective obligation, while others claim that there is no need for women to work as doctors due to

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the trials they might meet in their work; men should do their part out of necessity. What is your opinion?

A: First, you should fear Allah (Exalted be He) as He should be feared as much as you can, and do your best to help your patients, while performing your obligations such as Salah (Prayer) and others. At the same time, you should give up all that Allah (Exalted be He) has prohibited. If you are unable to help the patients for some reason, there is no sin on you, as Allah (Exalted be He) says, ﴾Allâh burdens not a person beyond his scope.﴿ (Surah Al-Baqarah, 2: 286). Allah (Exalted be He) also says, ﴾So keep your duty to Allâh and fear Him as much as you can﴿ **(Surah Al-Taghabun, 64: 16). Second,** it is permissible for a woman to treat women. However, it is impermissible for her to mix with men at the work place. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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renting the commercial register in return for money

The first question of Fatwa no. 5846

Q 1: Nowadays, it happens in Gulf states and especially in Bahrain that a citizen who has a commercial register from Commercial Register Office, which allows him to do business, rents the commercial register to another person that he brings from India for example. It should be noted that the state does not allow the person who has a commercial register to rent it to others. A commercial register should only be used for the benefit of the person who has it. Is it permissible for me to rent the commercial register which is not a tangible property like real estate, agricultural land, cars and vehicles?

A: It is not permissible to rent the commercial register to another person because the state prevents this. It is prevented for bringing benefit and warding off harm. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 13181

Q: I am going to work in Saudi Telecom soon. Banks collect bill payments for the company from the citizens, and manage them and invest them for a specific period of time, for example ten days, for the banks' own benefit. We do not know what they do with this money, but we are afraid that there may be Riba (usury/interest) involved. After this time, the banks pay the amount from the invoices to Saudi Telecom, without any addition or deduction. Is working in this government department Halal (lawful) or Haram (prohibited)? It should be noted that I have not found any other work than this and I have children to support.

A: There is nothing wrong with you working for the Saudi Telecom. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Hiring bulls for mating

The fifth question of Fatwa no. 4944

Q 5: is it permissible to take money for hiring the spermatic fluid of a male animal?

A: It is not permissible to exact money for hiring out the spermatic fluid of a male animal. This is based on the Hadith

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narrated by Ibn `Umar (may Allah be pleased with him) who said, (The Prophet (peace be upon him) forbade taking a price for the semen of a bull (i.e., animal copulation).) Narrated by Ahmad, Al-Bukhari, Al-Nasa'y and Abu Dawud. Jabir also narrated that (The Prophet (peace be upon him) forbade the sale of the bull's semen.) Narrated by Muslim and Al-Nasa'y. Anas (may Allah be pleased with him) also narrated that (A man belonging to the tribe of Kilab asked the Prophet (peace be upon him) about the sale of the bull's semen and he forbade it. The man said: " O Messenger of Allah! We are used to receiving gifts for the semen of the bull and the Prophet allowed that for him) Narrated by Al-Tirmidhy who classified it as Hadith Hasan Gharib (a good Hadith that is strange to come from this chain of narration). The rule applies to all types of male animals, be they camels, stallions, billy goats or others of the sort. The 'negative mode' basically denotes prohibition. The statement: (the Prophet allowed that for him) indicates that

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there is nothing wrong if the owner of the bull is given some money as a gift as long as no previous condition to receive it had been stipulated. May Allah grant us success! May peace and blessings be upon our Prophet, his family and Companions!

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Fatwa no. 4857

Q: In this area, of Bashot Shimran, there are more than 2,000 cows, but there are no bulls for them. We found one bull in this area, but its owner refused to let us have it, even in return for a small fee. He told us that receiving a fee for this is Haram (prohibited). My question is: If we did take this bull and pay its owner a fee, would it be Haram?

A: It is not permissible to receive a fee for a bull servicing cows, because it was reported that (The Prophet (peace be upon him) forbade the selling of a bull's semen (i.e., a fee for servicing).) Therefore, the cows' owners should buy a bull for their cows, even if they go into partnership for this. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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the job of a female hairdresser

The first question of Fatwa no. 16329

Q 1: What is the ruling on the job of female hairdressers for women?

A: If the female hairdresser dresses women's hair in a permissible way such as: fixing their hair, and improving it in a way that do not render them like the Kuffar (disbelievers) women or like men, there is no harm in this job. Whereas if the way is incompatible with Shari`ah (Islamic Law), in this case the job and the salary earned will be prohibited. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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working overseas

The second question of Fatwa no. 16221

Q 2: Due to extreme poverty and the many debts that I am suffering from, and also due to unemployment that is widespread in way not known, except to Allah (Exalted be He), is it permissible for me, under these conditions, to: ask people for Sadaqah (voluntary charity) or Zakah, even if they are in a country far away, such as your country, or to search for a work contract from overseas.

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I hope you will advise me.

A: If the situation is as you mentioned, there is no harm in asking for Sadaqah and the like, or searching for work in another country if the country is an Islamic country. This is seeking sustenance through lawful means, and protecting oneself from need and poverty and traveling to seek Halal (lawful) sustenance are among the objectives of the Shari'ah (Islamic law). And Allah knows best! May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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religious commitment does not prevent earning a living

The first question of Fatwa no. 10575

Q 1: According to the Qur'an and the Sunnah (whatever is reported from the Prophet), what is obligatory on a young Muslim, who adheres to the Sunnah of Allah's Messenger (peace be upon him) and lets his beard grow long, to do to earn a living? Practicing Muslims who let their beards grow may be arrested and subjected to torture, and every time they apply for a job, they are rejected as people do not accept them with their beards. Please advise us and may Allah reward you with the best, but bear in mind the conditions that the Muslims are living under in Egypt.

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A: Working in governmental jobs is not the only way to earn a living; there are many independent ways to do so. Try to be self-employed, and continue to adhere to your religion and avoid anything that may give rise to Fitnah (temptation) and troubles, seeking safety from both. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19570

Praise be to Allah, Alone, and peace and blessings be upon he whom no Prophet will come after. The Permanent Committee for Scholarly Research and Ifta' read what was submitted to his Eminence the General Mufty from His Eminence, the judge of the Summary Court at Al-Jawf Judge `Abdul-Rahman ibn Muhammad Al-Suhaybany, that was sent to the committee from the General Secretariat of the Council of Senior Scholars numbered (3563), dated 28/6/1417 A.H where his Eminence asked the following question: "Some gold sellers submitted a request for Fatwa (legal opinion issued by a qualified Muslim scholar) to us in our region on gold lease, for they sell gold

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hand to hand for full value, but they make a condition that they lease the gold instead of selling it, so that when buyers come to return the gold, they take the whole sum they paid for buying it, and what is to be deducted is the value of the lease only, they justify this by saying that most of the people in the region buy gold for high prices, then return it after a while and sell it for a loss. They have claimed that on leasing the gold, they will be able to get the whole paid sum when they sell it back, which makes it easy for them, for the value of lease is much less than the selling loss. And they asked us to advise them in this regard, for they mentioned that some shop owners tend to do this act. I hope that your Eminence would advise us so that we can all benefit from this". After asking his Eminence about the status of gold whether it is jewelry or bars, He replied as follows, "We notify your Eminence that the leased gold is jewelry, and the aim of the lease is to help people pay a little sum in return for the lease, instead of paying a large sum in purchasing the gold, for most of the nomads pay very large sums in buying gold, one of them says ' Instead of buying this gold that costs me a lot and is not used except during wedding days, I can lease it - as jewelry - for two weeks, then return it to the gold shop owner after paying its price

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in full, so that when I return it to him (i.e. the gold owner), he gives me the money that I paid back, and only deducts the value of lease that was previously agreed upon, by this I shall not be entangled in paying large sums.'"

A: After the committee has studied the request, it replied: The basic principle is the permissibility of leasing silver and gold jewels in return for money or others for a fixed term and value, where the person borrowing returns the jewelry after the term of the lease expires. It is also permissible to take a mortgage for this. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 7107

Q: I work as a public servant in Abha electricity company affiliated to the Saudi united electricity company in the southern region. I am the manager of the department of administrative services related to workers affairs, inputs, outputs and secretary. I came to know from a reliable source that the company deposits its money in banks in return for interest though the company is owned by the state and its capital is from the state. We receive our salaries from this money. What is the ruling on this regard?

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Can I keep on working in this company as long as my work has no relation to depositing, auditing or any financial matters? I would like to receive your answer as soon as possible because I can stand poverty but I can not stand the punishment of hellfire. I hope that your Fatwa will be a reason for rescuing me from hellfire if this work is unlawful.

A: There is no harm in working for electricity companies because their original work which is providing electricity, charging people for this service and the like are lawful works. You receive your salary in return for your lawful work. Therefore, there is no harm in you working with this company as long as you do not know that your salary comes to you through Riba (usury/interest). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 7679

Q: I am a Saudi citizen, and I live in Al-Nasim, Riyadh. I have a two-floor building where I live with my family

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on the second floor, while the first floor is rented by a Saudi man. The lease contract was for two years. As the man mentioned above does not offer Salah (Prayer) congregationally in the Masjid (mosque), and he sometimes does not offer the Jumu`ah (Friday) Prayer, I advised him many times, and he told me that he offers Salah. He asked to renew his contract, but I refused. Please advise concerning renewing the lease contract for him. What do you think of renting the house to him if he does not offer Salah? May Allah reward you.

A: If the case is as you have mentioned, the rental fees for the past period are yours, and you may use them, because the contract is valid. However, you should not renew the contract for that man, due to the mentioned reasons, that he does not offer congregational Salah and Jumu`ah Prayer, and in order to get rid of this corrupt neighbor who does not perform the rituals of Islam. Allah says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴿

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 10448

Q: I work for the department of transport and postal services. I also have another job as a car driver. I distribute mail and other things to post office centers. Sometimes I find sealed bags containing bottles of wine sent with the mail. These bags are sent from foreign countries. I found this out from a friend of mine. The department of transport and postal services have other branches which do different jobs like transporting telephone equipments. One of its branches works in the field of wireless objects. Can I proceed with my work or do I have to resign or move to another branch at the same department like the phone branch and others. May peace and blessings be upon our master Prophet Muhammad.

A: It is not permissible for you to transport mail containing unlawful objects to other people if you know about them as this involves supporting committing sins and transgression. Allah (Exalted be He) says, ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

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You have to look for another job or move to another branch which does not involve unlawful practices. May Allah facilitate your affairs and may he guide all Muslims to what pleases Him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 18881

Q: I am an employee in the postal service. We get letters known as pen pal letters exchanged all over the Arab world among boys and girls. Is it permissible to deliver these letters even though we know that the senders of these letters are girls to boys or vice versa? Sometimes girls from our village come to us to send such letters. Will I be committing a sin if I deliver these letters? I need your Fatwa; may Allah reward you!

A: correspondence among boys and girls is unlawful.

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This is one of the means that leads to immorality, perversion and committing unlawful deeds. If the reality is as you have mentioned, it is not permissible for you to help them or facilitate the exchange of their letters. In fact, your duty is to prevent it and advise those who exchange such letters as Allah (Exalted be He) says: ﴾but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 13508

Q: What is the ruling on working in the postal service particularly in the field of mail delivery or savings? i work in delivering mail in the postal service. Sometimes, i have to deliver newspapers and indecent magazines.

A: It is not permissible for you to work in the postal service if your work involves delivering indecent magazines because this involves cooperation in sin and transgression.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 17491

Q: I have a commercial shop, and I have a worker in this shop. The capital of this shop is 100,000 riyals. The rent of this shop is 15,000 riyals. I agreed with the worker to deliver the shop for him in return for 5,000 riyals per month along with the rent. Moreover, the monthly income is 20,000 riyals. Profits are about 4% or 80,000 riyals. This profit may increase or decrease. Therefore, I inventoried all the items in the shop. I will take my shop back after two years. I will receive my capital as 100,000 riyals. If there is any increase, he will take it, but if there is any decrease, he will pay it. All of us are satisfied with this agreement. What is the ruling in this regard?

A: This contract is not permissible as it includes renting consumable commodities. Renting consumable commodities is not permissible. Moreover, this contract leads to

Gharar sale (uncertain sale) and Jahalah sale (sale with lack of knowledge). It contains a loan where the benefit is stipulated. Every loan that brings interest is prohibited. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

leasing a rented building

Fatwa no. 19702

Q: I hope that Your Eminence will explain to me the ruling on the following matter; if an owner of a building wants to rent all the flats in his building so as not to bother himself with the individual tenants of each flat, so he leases it to one person and allows him to rent the whole building for one hundred thousand riyals. After that I rented the building as flats or separate rooms and furnished it with fine carpets, furniture and refrigerators etc. Actually I rented the building for one hundred and fifty thousand riyals, and after deducing the wages of those responsible for cleaning and the security persons, there remains a sum of money. Is that remaining profit lawful for me to take, especially that I presented all the required services for the residents and did not fall short in any, rather

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they thanked me for my efforts. If I followed the same way in more than one building and after a period of time I managed to collect a considerable sum of money, is that not better than depositing such money in a bank or investing it in a project which I can not control. Kindly give me your Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard. May Allah guide you.

A: Whoever rents a building may sublet it to someone else for the same price as that for which he rented it, or more or less than that, and for the same time period as that agreed upon or less, not for more as that may cause harm, because he has the right to make use of the thing that he has rented. Therefore it is permissible for him to make use of it himself or let someone else make use of it, unless the owner has made a condition that the renter may not transfer it to someone else, or he may not rent it to those who practice certain professions or occupations. In this case both parties are bound by the conditions that they have agreed upon. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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what is the ruling on what is referred to as "naql al qadam"

Fatwa no. 5157

Q: What is your opinion (may Allah be merciful with you) on receiving or paying money for renting out a shop, a flat, or a fair bearing in mind that this money is different to the sum which is written in the contract. Rather, the concerned sum is regarded as a vacating rate. The point is that some people view the foregoing as devouring the properties of others unjustly. It may be worth mentioning that such a practice is widespread in today's markets and that the sum involved in it differs according to the importance of the place, its expected revenue, and the demand on it. Provide us with your beneficial answer please. May Allah be merciful with you.

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A: In case a person hires a house, a flat, or a fair for a certain period; it is permissible for them to rent it out to another person for the rest of the concerned period. This can be done for little or much money provided that no injustice is involved. However, in case a person's hiring period has already expired, it is impermissible for them to rent out the concerned house, flat, or fair unless they get permission of the owner thereof. Otherwise, the received rent is considered Haram (prohibited) regardless of it being little or much. This is because after the expiry of the period of rent, the house becomes the absolute right of its owner and thus any person benefiting from it without the consent of the owner is tantamount to assaulting the rights of the latter which is forbidden and considered devouring others' properties unjustly. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second and the third questions of Fatwa no. 6007

Q 2: i work in an ironing shop, and so i have to iron revealing feminine clothes and the women who wear them come to me. Is it sinful if I iron them and will I bear the burden of the sin along with them or am I judged to be unaccountable for this?

A: If the matter is as you mentioned, these clothes should not be laundered, because this is cooperation in sin and transgression. Allah (Exalted be He) says: ﴿but do not help one another in sin and transgression.﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Q 3: we are leasing a store and want to leave it for certain circumstances. The store owner will give us a sum of money to leave the store. Is it Haram (prohibited) or Halal (lawful) to take this money? It is worth mentioning that this store is our source of income. Should we, thus, leave it for free or can we take the sum offered?

A: If your lease period has not finished yet, there is no objection to leaving the store and taking a payment as a compensation for the remaining lease period. If your lease period has finished, it is not permissible for you to take money in return for giving the store to its owner.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 20013

Q: We are landlords and have many transactions with different people. Sometimes, we take a key money from others to rent them a commercial store, whether used by heirs or others, under an agreement between the deputy of major heirs and the guardian of the minors. Similarly, we may give key money to a tenant in order to have a store of others that he leases. We ask him to give up his tenancy in return for a fixed sum agreed upon. Thus, a tenant leaves the decorations, air conditions, telephones, lights, and other enhancements, movable or unmovable, made in the store. the key money paid for giving up the tenancy is regarded as compensation for these movables, using the store, remunerations for damages and expenses incurred by moving goods from one place to another. For many decades, the traders throughout the Saudi Arabian Kingdom are accustomed to these procedures of dealing. Yet, one of the heirs heard that paying the key money is unlawful. We were about

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to pay key money to the tenant of a store when we suspended the dealing until we know the legal decision in this regard. Indeed, we do not want to indulge in any forbidden transactions. However, we do not want to miss any lawful opportunity that may benefit from the underaged in particular and the other heirs as well. We wish Your Eminence will give us a Fatwa (legal opinion issued by a qualified Muslim scholar). May Allah grant you the best reward for what you do for Islam and Muslims, and protect you from any evil!

A: If someone rents property; for example a house, an apartment, or a store for a period of time, he may re-rent it to another tenant for the remaining time before his tenancy is over in return for a higher or lower rent without prejudice. If his tenancy is over, he is not entitled to rent this property to any one except with the owner's consent. Doing so is an act of devouring the wealth of people unjustly, and the money he receives, whether little or much, is ill-gotten gain. After his tenancy is over, the utilities of the property are under the control of the owner alone and no one has the right to dispose of them with his consent. With regard to the furniture, decorations, lights, air conditions, and so on which are purchased by the tenant of the store, they may be waived in return for a set payment agreed upon by the owner or the new tenant with the old tenant. In this case, this payment is not regarded as key money, but rather a price of selling the things owned by the tenant.

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If the owner or the new tenant does not want to purchase them, the old tenant has to move them until his tenancy is over. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 13852

Q: my father (may Allah be merciful to him) rented an apartment in a house in the city of Kafr Al-Shaykh, in the Arab Republic of Egypt around 30 years ago, for a monthly rent according to a rental contract between the owner of the house and my father. Around ten years ago, Allah enabled my father to buy a piece of land in the same city on which he built four apartments for his four children. My father passed away a year ago and the owner of the house offered a sum of money to my adult siblings to leave the apartment. They agreed to do this and took the money from the owner of the house. When they told me about this, I told them that this was not permissible and it is Haram (prohibited), because we do not need the apartment or the money, so I asked them to return the money to the owner of the house. They promised to do so and one of my siblings did actually meet the owner of the house and agreed an appointment with him to return the money.

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They told me that the owner of the house is a merchant and he offered money to the residents of two other apartments to leave the building, because their rent is very low. He wants to make an investment from this building by taking deposits and increasing the rent by 50%. One of my brothers is asking: Is it permissible for us to donate this money to one of the Islamic projects or charities, knowing that Allah is Good and only accepts that which is good, and that we will not get Thawab (reward from Allah) for it? My brother also says that the owner of the house is the one who offered this money to the residents and we did not encourage him to do so. The question that we would now like a Fatwa (legal opinion issued by a qualified Muslim scholar) on from Your Eminences, is: Is it permissible to donate this money to one of the Islamic charitable projects and not give it back to the owner of the house? May Allah reward you with the best!

A: It is obligatory on you to return the money that you took to its owner. If this is not possible, you should give it to the poor. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 342

Q: A woman was living with her husband in a rented house, then he died

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in a year after paying half of the rent only, and she asks about the rest of the rent, she mentions that she has left the house lest she should pay the rest of the rent.

A: If the inquirer has left the house after her husband's death without using any thing from its utilities afterwards, she is not obliged to pay the remaining sum, and the issue of this sum should persist between the leaser and the heirs of the renter, if both parties were able to reach an agreement, that is good, if not, the dispute should be attributed to the court to have the final word in it. May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

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`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

Getting Paid for Teaching the Qur'an

The first question of Fatwa no. 3210

Q 1: The Islamic Organization opened a new center in the City of Ar-Ramtha for teaching the memorization of the Qur'an and they requested me to teach in that center, especially when they knew that I am professional and I teach the Qur'an according to the rules of Qur'an recitation. They offered to pay me for teaching in the Qur'an center, but I refused because of the prohibition of that, since I have memorized

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the Hadiths which prohibit charging fees for teaching the Qur'an. What is your Eminence's opinion, in detail, regarding this subject?

A 1: You are allowed to be paid for teaching the Qur'an, since the Prophet (peace and blessings of Allah be upon him) married a woman to man in return for him teaching her what he had memorized from the Qur'an, and that was her dowry. Moreover, one of the companions got paid for treating a sick disbeliever by performing Ruqyah (i.e., Islamic Charm) for him with Surat Al-Fatihah. In that regard the Prophet (peace and blessings of Allah be upon him) said: (You are most entitled to take wages for performing a Ruqyah with Allah's Book.) Reported by Al-Bukhariy and Muslim. What is prohibited is to take wages for the recitation itself and to ask people to give him money for reciting the Qur'an. It is Allah from Whom we seek guidance and Success, and may Allah send His prayers and peace upon our Prophet Muhammad, upon his family and his companions.

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The first question of Fatwa no. 4264

Q 1: Is it permissible for a person to learn the Qur'an from a shaykh in return for a certain sum of money, given that if he does not pay the shaykh, he will not teach him? What is the ruling on both of them?

A: Yes, it is permissible to teach the Qur'an in return for fees, according to the most authentic of the opinions of scholars, as the Prophet (peace be upon him) said, (You are most entitled to take wages for teaching Allah's Book.)

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Narrated by Al-Bukhari. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 5126

Q 3: What is the ruling on taking wages for teaching the Qur'an to students at schools and elsewhere if a person has no other income? May Allah reward you well!

A: Teaching students the Qur'an in schools or elsewhere is permissible whether one receives fees or not. This is derived from the general meaning of the sayings of the Prophet (peace be upon him). He said: ("The best among you (Muslims) are those who learn the Qur'an and teach it.") and ("You are most entitled to take wages for doing a Ruqya with Allah's Book.") The Prophet (peace be upon him) married one of his Companions to a woman and

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made her dowry teaching her what he memorized of the Qur'an. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fifth question of Fatwa no. 5867

Q 5: Is the Hadith which states (You are most entitled to take wages for doing a Ruqya with Allah's Book.) classified as Hadith Sahih (authentic Hadith) narrated from the Prophet (peace be upon him)? If it is Sahih, what does it mean? is it permissible to charge a monthly salary from the Ministry of Awqaf (religious endowments) for announcing Adhan (call to Prayer), delivering the Friday Sermon, leading people in Salah (Prayer), ensuring cleanliness of the Masjids (mosques), administering them and opening them at the appointed times of Salah?

A: The Hadith mentioned in the question has been classified as Sahih. According to scholars, the Hadith means that there is nothing wrong with a person charging a sum of money for teaching the Qur'an to people or using it as a form of Ruqyah (reciting Qur'an and saying supplications over the sick seeking healing). However, it is not permissible to charge money for the mere recital of the Qur'an. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 8699

Q: I am a Qur'an teacher living in Hremla. I have memorized all of the Qur'an. Every year in Ramadan, the Imam (leader of congregational Prayer) of the Masjid (mosque) travels to Abha and delegates me to lead people in Tarawih (special supererogatory night Prayer in Ramadan). When he returns, he gives me a reward on his own, without stipulating it in advance. is it permissible for me to take this reward? I heard that it is impermissible. What is the evidence on this, so that I can convince the Imam? May Allah reward you.

A: If the case is as you have mentioned, there is no harm in this. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 15751

Q: What is the ruling on receiving monthly fees for teaching the Qur'an to young children? If it is permissible, does a person who teaches the Qur'an also receive a reward from Allah?

A: Both learning and teaching the Qur'an are among the best deeds through which a person can draw near to Allah (Glorified and Exalted be He)

provided that the intention is to attain the pleasure of Allah. The prophet (peace be upon him) used to encourage Muslims to both learn and teach the Qur'an. One Hadith narrated in this regard provides: (The best among you (Muslims) are those who learn the Qur'an and teach it.) The fact that teachers receive fees for teaching the Qur'an, does not necessarily mean that no reward is attained from Allah (Glorified and Exalted be He) as long as the intention to teach is solely made to attain His pleasure. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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taking fees for committing a Bid`ah, like earning one's living through reciting the Qur'an and so on

The second question of Fatwa no. 6973

Q 2: Is it permissible to recite the Qur'an for a person who has asked me to do so? It is not for worship, but only a recitation of the Qur'an so that Allah will bless that person or restore a lost item to them, while they pay me a certain sum of money in return. Is it permissible to recite the Qur'an and take fees in the mentioned way? There is another form which is practiced in our country: a person gathers a group of people who memorize or study the Qur'an, and asks them to pronounce Tasbih (saying: "Subhan Allah [Glory be to Allah]") a thousand times,

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"There is neither might nor power except with Allah!" a thousand times and so on. The host prepares food and slaughters animals to feed the people on this occasion. He also gives them a certain sum of money in return for this.

A: It is impermissible for a Muslim to recite the Qur'an in return for a fee given to him by those who asked him to do so. It is impermissible for a Muslim to take this as a job and a source of living. It is also impermissible for a Muslim to gather people to glorify Allah a thousand times and say "There is neither might nor power except with Allah!" a thousand times in return for food or fees. This is considered a Bid`ah (innovation in religion). It was authentically reported that the Prophet (peace be upon him) said, (A person who innovates things in our affairs for which there is no valid reason, these are to be rejected.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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working in Journalism which Leads to Publishing and Promoting Evil

The First question of Fatwa no. 3933

Q 1: There is a man working in a newspaper in Egypt. He writes news and prepares paid advertisements in support to those who defy Allah and His Messenger. He works as an intermediary between the newspaper and people. He goes to merchants and urges them to advertise. They pay money for the sake of advertising their products in this newspaper. The revenues of these advertisements are used in supporting tyrant rulers. This person receives a ratio of these revenues in return for urging people to do that. Is the money he receives lawful? If this money is unlawful, can my brothers, sisters and I eat from these earnings? Moreover, my father has another income from another governmental job. The money he earns from this work is lawful.

A: Firstly: Working in serving those who defy Allah and His Messenger is not permissible because it a sort of cooperation in evil and transgression that was forbidden by Allah in His saying: (Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.) **Secondly:**

The money earned due to cooperation with them in evil matters is unlawful. **Thirdly:** If the money earned by your father through working with those who defy Allah and His Messenger can be distinguished from other lawful gains, you are not permitted to eat from it. But if this money is mixed together and you can not distinguish between lawful and unlawful gains, you will be permitted to eat from it according to the soundest opinion of scholars. But you are recommended not to eat from it to be on the safe side, especially when the unlawful gains exceed the lawful ones. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Education fees

The second question of Fatwa no. 3859

Q 3: What is the ruling on receiving fees for teaching at schools

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and universities? What is the ruling on a Muslim who teaches Christian students at schools and universities? It is noteworthy that Muslims and non-Muslims live in our country.

A: First: It is permissible for teachers at schools and universities to receive fees for teaching students religious sciences and other branches of science like mathematics, geometry, calligraphy and different types of crafts like carpentry, smithery, textile and the like. **Second:** It is permissible for a Muslim to teach different subjects at schools which include Muslim and Christian students. However, it is prohibited for a Muslim to teach non-Muslims any branch of science that would be used in war against Muslims like instructing non-Muslims about military industries, training them in marksmanship and other military related works. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 8553

Q: what is the ruling on receiving a payment for supervising students during their religion exam, knowing that the payment is given by the government?

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A: There is no harm in receiving a payment for this.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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the salary of a Mu'adhin

The first question of Fatwa no. 20388

Q 1: I am a Mu'adhin (caller to prayer) and I receive a monthly salary from the Ministry of Awqaf (Endowment). However, I read a Hadith in the books of Fiqh and Hadith reported on the authority of `Uthman ibn Abu Al-`As who said: (I said: O Messenger of Allah: Appoint me as a leader for my people. He (the Prophet) said: You are their leader, but you should follow the weakest of them and appoint a Mu'adhin who does not take a salary for it.) **What is the degree of authenticity of this Hadith? Should I not take the monthly salary? It is worth mentioning that I need it.**

A: The Hadith is authentic. Ibn Al-Mundhir said: It is authentically reported that the Messenger of Allah (peace be upon him) said to `Uthman ibn Abu Al-`As: (Appoint a Mu'adhin who does not take a salary for Adhan.)

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The Five Compilers of Hadith (Imams Ahmad, Abu Dawud, Al-Tirmidhy, Al-Nasa'iy and Ibn Majah) reported from `Uthman ibn Abu Al-`As that he said: (The last thing which the Messenger of Allah (peace be upon him) advised me is to appoint a Mu'adhin who does not take a salary for Adhan (call to prayer).) The Hadith indicates that the Mu'adhin does not take a salary for his Adhan. If the ruler can not find a volunteer, there is no harm in fixing a salary for him from the Muslim Treasury House. Imam Ahmad said that it is permissible to take a salary for that. Imam Malik also permitted this because it is a kind of work which is permissible to take salary for, like all other kinds of work. May Allah grant us success! Peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 20420

Q 2: A person works as a Mu'adhin (caller to Prayer) in a certain Masjid (mosque). This person rarely announces Adhan (call to Prayer). Sometimes he announces the Adhan of Zhuhr (Noon) Prayer or some other prayer neglecting most of the other Prayers. What is your comment on this? what is the ruling on the salary he receives for this work? Are we obliged to report this negligence to the competent authorities or not?

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A: The Mu'adhin has to announce the Adhan perfectly. This means that he should announce it for every time of Salah (Prayer). If he neglects or ignores it, he commits a sin, and the money he receives for this is not lawful for him. It is the duty of any person who knows a Mu'adhin that neglects the Adhan to advise him. If he accepts the advice, that is good, otherwise he should be reported to those in charge so that they may consider his negligence. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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a specialist leasing their name

Fatwa no. 20405

Q: I am a doctor, and I had specialized in my work before I stopped work to take care of my children. Some clinic owners have offered to write the clinics in my name in return for a fixed sum through partnership, in which they incur profit and loss and I get a fixed sum. I also have the right to intervene in technical matters at my request. My question is: Is this sum that I receive

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Halal (lawful) or Haram (prohibited), especially that I sometimes can not assume technical supervision? If it is Haram, what is the Halal way? Will it be Halal or Haram if I take this income as a percentage? Please advise me on what is best, may Allah keep you safe.

A: What you have mentioned is impermissible, for it is cheating, deceiving people, and unlawfully eating up money. Whereas the valid way is to carry out your work by yourself, and to be sincere to Allah and His Servants in your work. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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negligent employees should pay for their negligence

Fatwa no. 20426

Q: A company hires a great number of employees who work in receiving, counting, and delivering money, in addition to carrying out other banking transactions. Because of this important work, the company chooses competent and honest employees to carry it out. It offers them training on banking work for a sufficient period of time and gives them written and definite instructions to help in carrying out their work

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perfectly. However, some employees may be heedless and neglect the company's instructions, causing it to lose a sum of money. For example, there are certain steps which a cashier should take before paying the amount specified in a check, such as confirming the identity of the bearer of the check, checking that the payer has enough money in their account, etc. Sometimes, the employee would not demand to see the payee's identity card, gives them the money specified, and then finds out that it is a forged check. As a result, the company loses the sum of money paid for the check. Is it permissible to forgive such employees and not blame them for their negligence, which resulted in a loss incurred by the company's shareholders? Please advise, may Allah reward you, grant you a long life, and bless you, for He is the best One asked for help.

A: It is not permissible to forgive the employees who neglect their work and do not carry out given instructions. Rather, they should be held to account and pay the losses which the company incurred because of their negligence. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companion!

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working for a person who rents apartments for people who commit abominable acts

Fatwa no. 20539

Q: I work in furnished apartments and rooms. I see practices that incur the Wrath of Allah (Glorified and Exalted be He), yet I am silent for fear of troubles and quarrels and sometimes due to weakness of faith. Such abominable practices include: sodomy, wine drinking, gambling and adultery, but drinking wine and drug abuse are the most common practices. My employer does not oppose committing such unlawful acts. Sometimes I feel ashamed of myself that I offer Salah (Prayer) while I help such people find a room to drink wine in it. I do not even tell them that we have no vacant rooms nor call the police to arrest them because I know that the police will not prevent them from committing such unlawful acts. I hope you will advice me in this regard. Is the salary I receive from this work lawful or not? What is the solution to my problem? It should be noted that if I ask my employer to give me a vacation, he will refuse and if he gives me a vacation, he will deprive me of my right as he keeps the salary of three months. May Allah reward you with the best!

A: It is not permissible for you to work for a person who rents furnished rooms and apartments

to be used in committing sins and abominable acts, for this is cooperation in committing sin and transgression. The money you receive in return for this is unlawful because you gain it in return for unlawful work. You should seek Allah's Provision through another job. There are many lawful means to gain your livelihood apart from this unlawful work. Allah (Glorified and Exalted be He) says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah make all difficulties easy for you and for all Muslims. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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fee for performing circumcision

Ninth question of Fatwa no. 6292

Q 9: I perform circumcision for a fee; will I be rewarded by Allah for this?

A: In case circumcision is done in your place, it is permissible for you to receive a fee for it, but if circumcision is done in a governmental hospital;

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it is impermissible for you to receive a fee as doing so is considered a bribe. Regarding Allah's reward for performing circumcision, this is to be decided by Allah (Glorified be He) for Allah Alone knows about people's hearts and intentions. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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taking fees for washing the dead

The first question of Fatwa no. 7502

Q 1: What is the ruling on taking fees in return for washing a dead person, whether this is stipulated or not?

A: It is permissible. However, it is better to volunteer to do it if possible. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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obligation of the renter and the landlord to fulfill the contract

The first question of Fatwa no. 1434

Q 1: The house owner makes up excuses to get me out of my house. Sometimes he prevents the doorman from cleaning the house; other times he cuts off the water; and other times he stops sweeping the floor, in addition to other forms of annoyance. Is it legally permissible for him to annoy us in such a way?

A: A house owner should fulfill the terms of the contract with the tenant, in accordance with the legitimate conditions they had agreed upon or the customary ones, during the term of the contract, as Allah says, ﴾O you who believe! Fulfil (your) obligations.﴿ The Prophet (peace be upon him) said, ﴾Muslims should stick to their conditions, except the ones which make lawful things unlawful and unlawful things lawful.﴿ When the term of the contract comes to an end, and both parties want to renew the contract, each of them should fulfill their obligations towards the other party as previously mentioned. If the owner refuses to renew the contract, the tenant should leave the house, and not harm the owner by staying there. A Muslim's money should not be taken unless willingly.

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Fatwa no. 18421

Q: This contract is valid for five years and can be renewed for a similar period of time and with the same rent value. Is it permissible for me to ask the tenant to pay the rent of the five years in case he wants to leave after one or two years after signing the contract or is this condition invalid because the tenant has no desire to continue due to other lower rent offers? Sometimes the tenant, after one or two years of the contract, asks the owner to terminate the contract, because he does not want to continue in the building, so is the owner permitted to demand from the tenant the full rent for the whole period, or is the tenant entitled to terminate the contract, as the agreement was meant to prevent any increase in the rent?

A: The basic principal in contracts is that they should be paid off, and as such, if the two parties agree on a set period for the contract, they should commit to what they stipulated. Therefore, if they agree upon changing the period, either by increasing or decreasing it, this is permissible, for Allah (Exalted be He) says, ﴾O you who believe! Fulfil (your) obligations.﴿ The Prophet (peace be upon him) said, ﴾Muslims are on (i.e. stick to) their conditions.﴿

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Q 2: private contracts of renting out, for instance, flats or shops include a punitive condition to the effect that tenants should pay rent regularly on definite timings without receiving claims and when they are late; tenants pay fines of 10% of the rents' values for every delayed month. Is such an increase considered a type of Riba (usury/interest) or is the concerned sum Halal (lawful)? It is worth mentioning that, according to the contract, the rent of the asset is constant for five years or more and renewable for a similar period with no increase. I hope that your Eminence will kindly give me a Fatwa on this according to rulings of Shari`ah (Islamic law) for today's employers innovate many conditions to secure only their interests without considering the interests of the second party. I ask Allah to guide me and all my Muslim brothers and to help your Eminence inform me of that which leads to goodness and righteousness for Verily, Allah is all-Hearing and Responsive.

A: It is impermissible to condition the increase of a percentage of the rent in case the tenant does not pay the rent at the time that the two parties agreed on. This is because doing so is considered Riba (usury/interest) similar to that of Jahiliyyah (pre-Islamic time of ignorance) when people used to say: "either to pay or we will increase the sum".

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Fatwa no. 1198

Q: Is it lawful for an employee to receive a salary for the annual leave?

A: If both the employee and the employer are bound by the rules and regulations governing the labor law in your country, the employee, after a year's service or more, will be entitled to the privileges granted by the labor law system. There is nothing wrong if the employee receives an annual paid leave as the employer is required to comply with the rules and regulations of the labor law which include the employee's right to an annual paid leave. It is more likely to be a labor contract law by virtue of which the annual leave is guaranteed. Muslims are duty bound to abide by the conditions they make except those which involve permitting an unlawful matter or prohibiting a lawful one, which is not the case with annual leave. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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(Part No. 15; Page No. 117)

The third question of Fatwa no. 20224

Q 3: If I take a vacation and go to Tabuk, and during my vacation I wish to go somewhere else, such as Makkah, Riyadh or anywhere in the Kingdom, is this permissible during my vacation, or should I take permission from work, even if I am on vacation?

A: If you take vacation from your work through the authorized person, you can spend it however you like, provided that it is in a legitimate way, like the one mentioned in the question. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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paying wages to those who deserve it

Fatwa no. 2790

Q: I had my house painted by a Yemeni man, and then he died in a car accident. I owe him 3,000 Riyals. However, no one came to take the money. I asked

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the judge of our country to take the money, but he refused and told me to keep it with me until the heirs come and take it. More than a year had passed, and then I asked some Yemeni fellows about him. They told me that his brother is going to come to take his belongings. A long period of time passed, and still no one came. Please advise concerning the way by which I can clear my conscience and get rid of that sum of money which burdens me. May Allah protect you.

A: You should keep this worker's money with you until his heirs come and take it, as you know that he has a brother who is going to come, even if a long period of time passes. If you invest this money for him, this will be better. If you can give this money to the Head of the Court in your area and take a receipt, this will be even better and easier for you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 6530

Q 3: what is the ruling on delaying paying the workers' wages

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despite the availability of the money?

A: This is not permissible, as the Prophet (peace be upon him) said, ("Procrastination by a wealthy person is an injustice.") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 6556

Q: I hired a trucker from Jeddah to Abha to carry a load of mosaic tiles. He was to be paid 3,000 riyals for carrying nine packages, 36 meters each. I only received eight packages as one package fell off the truck, as the driver told me. So I deducted its price from the trader in Abha and the cost of taking it to the building site and it was 1,360 riyals and gave him the remaining amount, which was 1,640 riyals. He became very angry, swore not to take the money and left. This incident happened two years ago and I have not seen him since then. I asked about him in the recruitment office in Jeddah, but the employer said that he had not come since then and that they owe him 2.700 riyals. Should I give the office the amount after deduction, give the money in charity dedicating its reward to him or put the money in the Muslim treasury house? Should I deduct the losses of the missing package from the Abha or Jeddah costs?

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A: If the reality is as you mentioned that you know the man's recruitment office, these offices usually keep records of the truck license number and owner. This man has some dues in the office which means he is known to them. You should search for him through his license number or any other way and pay him the wages that free your conscience, but if you disagree, you should refer the matter to court. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 10421

Q: I am a driver and I had an accident. I rented a tractor from a public company to put the car on a big lorry. During the process, the tractor broke down and a dispute took place between me and the driver, after which he left without taking any money. After a long time, I went to the public company but I could not find the tractor, the driver or the company that owned it and I do not know where to find them. What should I do? May Allah guide you to what is good! Please enlighten me, and may Allah enlighten you!

A: You should give the wages in charity dedicating its reward to the driver, but in case you find him later inform him. If he agrees there will be no problem. If he does not agree, the charity will not be sufficient for you and you will be required to pay him his wages. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 14834

Q 2: i dealt with a dressmaker, and i owe him 250 Riyals. He finished his work and traveled, and I have not given him his right. What should I do? I agreed with another dressmaker to make me five dresses for 500 Riyals. He gave me three dresses, and I gave him 300 Riyals. He still owes me two dresses, and I still owe him 200 Riyals. I stopped frequenting him for some time, and then this worker was replaced with another one. What should I do? There is another dressmaker who owes me a dress and I owe him 180 Riyals, and the worker was also replaced with another one. A worker once changed the oil of my car,

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and he had no change, so I promised him to pay the money soon, which was thirty Riyals. I was late for some time, and when I returned to the shop I found that the worker was replaced with another one and the shop was sold. What should I do? Given that all this was before Tawbah (repentance to Allah), and now I have repented. Please advise as soon as possible so that I can get rid of these sins.

A: As for the worker who works in a well-known shop and you owe him money, you should return the sum of money to the shop owner if you do not find the worker, because he works for the shop owner and takes his wages in return. As for the dressmaker, he deserves the money if he has finished the dresses. If he has not finished the dresses, you do not have to pay him the money. As for the worker who changed the car oil, you should ask about him and give him his money. If you neither find him nor find anyone to tell you about him, you should give the money as a Sadaqah (voluntary charity) on his behalf. If you later are able to find him, tell him what you have done. If he accepts it, that will be fine; otherwise, you should give him his right, and you will be rewarded for the Sadaqah.

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The first question of Fatwa no. 16020

Q 1: I have contracted with a Saudi citizen to work for him in return for 2,500 riyals while I was in Cairo. But when I came to the Kingdom and at the end of the first month, he gave me 2,000 riyals only. He told me that this work is very easy and 2,000 riyals are sufficient. He told me that if I am not satisfied with that, I can return to my country. Moreover, he knows that I borrowed money for the sake of traveling. I am also still on a trial period, and therefore I can not refer this case to a labor office. There is no other way but to accept this unwillingly. can I take from his property that falls under my control what is equal to my right mentioned in the contract without telling him? Or what should I do?

A: You have to receive the salary you have contracted with him for. The Prophet (peace be upon him) said: ("Muslims are bound by their conditions.") If you have differed with him with regard to any thing, you have to refer the case to legal courts to judge among you. But you are not permitted to

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take anything of his property without his permission. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 14556

Q: I used to have a female servant whom I paid a monthly salary of 600 riyals. After three months' work, I deducted one hundred riyals from her regular salary due to the fact that she did not have to do much work; she only cared for one little child and cleaned the house. She proceeded with her work being content with that salary. When I think about it, I do not know whether I had been right in doing that or if I unlawfully devoured one of her rights. It is noteworthy that she never asked me about that. I counted the number of months of her work and wrote a check for the total amount that she was entitled to receive that I had cut off and sent it to her address, but unfortunately it was sent back because the address was wrong. I continued sending the check for one whole year, but each time I sent it, it was returned due to it being sent to a wrong address. Then I repeated the same thing another fifteen times but each time the address turned out to be wrong. It is this same address through which I received three messages from her in which she was asking about the health conditions of my children and that she had a safe journey back to her country. I feel so confused about this and I fear that Allah may punish me in the Hereafter. Allah knows best that

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I never thought of usurping any of her rights. I wish she had refused me reducing her salary. What should I do with the money? Should I keep it or give it away in charity. Enlighten me. May Allah protect and guard you!

A: If the reality is as you have mentioned and you are incapable of sending the check to the servant, you may give it away to the poor as an act of charity while dedicating its reward to the servant. May Allah grant us success! May peace and blessing be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 15902

Q 1: I would like to inform you that I brought a plumber to do some work at my house, and he finished all the work except for some pipes leading to the neighborhood. The plumber had brought a worker to dig for the pipes, and they agreed that the former would pay the latter 300 Riyals for this task from the beginning point till the end point at the neighborhood. After reaching half way, the worker arrived at an area that contained some rocks, and when the plumber left us, he asked me to tell the plumber to give him an additional sum of 200 Riyals and thereof he would finish the assigned task in one day, knowing that he had previously told the plumber that the digging work would take two days. I knew that he was a liar and that he was able to accomplish it in only one day, therefore, I told him to finish it in one day in return for the additional sum required based on his

previous conversation with me, but I was not actually planning to give him these 200 Riyals, rather, I just wanted the task to be finished quickly. Thus, when he accomplished the task in one day, he asked the plumber for his fees, and took the 300 Riyals from him, after that, he came to me and charged me but I told him that I only agreed with him on paying the 300 Riyals and that he had already taken it. Accordingly, I told him that I owed him nothing, he then left me and went away. Is there a sin upon me? Please guide me.

A: You should pay this worker the sum you promised him to keep on digging for the pipes in order to fulfill your promise, for violating the promise is one of the attributes of hypocrites, and surely you would not like to be described as a hypocrite. Thus, if he does not come back and you do not know him, give it away in charity on his behalf. If he returns, tell him what you have done, if he forgives you and accepts, then there is no problem. If he does not accept, then you should pay him his money, and in this case the reward for charity will be yours. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions

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The fourth question of Fatwa no. 19622

Q 4: there is an employer who does not give workers their salaries except upon their departure for their countries every year or every two years. Employees have no other choice but to accept that due to scarcity of work opportunities and their need for money. What is the ruling in this regard?

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A: The basic rule is that employers pay workers' salaries at the end of every month. This is what is well-known among people. But if they agree that salaries are paid on a yearly basis or at the end of every two years, there will be no harm in doing so. The Prophet (peace be upon him) said in the authentically reported Hadith: ("Muslims are bound by their conditions...") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 17668

Q: A Yemeni man hired me to transport some cargo for him from Zhahran. I was supposed to transport a hundred cartons of apples and oranges for 800 Riyals. However, he gave me a gun instead of the money, and I fixed the gun as it was defective. I transported the cargo, and when I reached the market, I did not find that man. I sold the cargo for 800 Riyals, and I did not lose anything. I have had the gun for five years or more. I looked for that person, but I could not find him.

I only saw him that one time, and I did not know him before. What should I do with this gun? Please advise. May Allah reward you.

A: You should look for that man carefully until you find him and give him the price of the cargo. If you cannot find him, you should give this money as Sadaqah (voluntary charity) with the intention of giving the reward to him. The gun is yours according to your agreement with him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second and third questions of Fatwa no. 8444

Q 2: a craftsman fixed a fan and asked for a fee of six dinars. However, the owner of the fan thought it was too much, and as such, he left without taking the fan or paying the fees. A complete year passed while the fan was with this craftsman while he does not know the owner of the fan or his house. He does not have any idea what to do with it. What is the legal ruling in this regard? Kindly, advise. May Allah bless you.

A: The craftsman should try hard to look for the fan owner either by his name or any of his acquaintances. If he can not reach him, he is free to sell it and take his fees for fixing the fan and the rest of the money should be used in charitable ways on behalf of the fan owner. If the owner comes back one day and asks about it, he should tell him what happened, and it is up to him to agree or he should be paid the amount of money which the craftsman paid in charity. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Q 3: A person was asked to fix something, for example a fridge. When he examined it, he realized that there is a part that needs to be changed. So the owner authorized him to purchase it and bring him an invoice. It is commonly known that when the professional goes to purchase these parts from a specific store such as his agent, the store owner writes an extra 2% as profit to the professional or as is agreed upon or he may give him an empty invoice which he later fills in with the price he wants so that he will benefit from purchasing these parts. What is the ruling in this case? Could you kindly advise?

A: It is not permissible for the person who fixes fridges to take profits for purchasing spare parts except if the owner of the fridge gives it to him. It is unlawful to take the money

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of a Muslim person except with his consent. Thus, it is not permissible for him to add extra money that is more than the real value of the spare part. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 14266

Q2: In 1400 A.H., a Sudanese brother worked for me. I do not know his name, or his address and I still owe him 800 SR. I have not seen him since he left me. What should I do with this sum of money? I need your advice to rid myself of responsibility. May Allah protect you!

A: If you do not know him, his address, or anyone who knows him, you should give this sum of money in charity on his behalf. Afterwards, if you meet him, it is up to him either to accept what you did and be rewarded for the charity or to take his money back and in this case the reward of the charity will be yours. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 15741

Q: I hired six Bangladeshi workers to build a courtyard in return for 6,000 riyals five years ago. I paid this money on installments during the period of work. The contractor finished his work. I owed him 1,000 riyals. But the police arrested this person and deported him to his country due to problems in his residency before I gave him his due money. I have waited for five years hoping for his return. Moreover, I know two of those who participated in building the courtyard. They asked me to give them this money and they will give it to him. But I do not believe them as I think that they are liars. What should I do in this regard? 1- Should I pay this money to those people whom I believe are liars? 2- Should I wait for another period that he may return? Moreover, I do not know his address. He did not send me any message or anything else. I do not know whether he is alive or dead. 3- Should I pay this money as charity? Moreover, I believe that this person is a Muslim.

A: Firstly: You have to give the money to the person to whom it is due if you are able to do that. You can do this by contacting him after knowing his address. **Secondly:** If you can not give the money to the person to whom it is due, you have to pay it as charity on his behalf. Then if he returns and comes to you, you can tell him about what you have done. If he does not accept, you have to give him his money and the reward of the charity will be for you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Sixth question of Fatwa no. 18898

Q 6: I used to have a housemaid, but a misunderstanding arose between us so she escaped from the house without receiving her wages. What should I do in this case? It may be worth mentioning that I know the address of the concerned housemaid but I am not sure about it as her town is far and I am afraid that the wages may be delivered to others rather than her family; what is the ruling on this?

A: You have to contact the housemaid via her address to give her the due wages. However, in case you give up hope of finding her and you can not contact her by writing or by phoning her; you have to give the value of the wages mentioned above in charity (voluntary charity) on her behalf.

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In case the housemaid appears and requests her wages; these should be paid to her unless she approves of the Sadaqah that has been given on her behalf. On the other hand, in case she does not approve of such Sadaqah; the latter will be considered on behalf of the person who gave it and Allah will replace it for them with that which is better. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 17043

Q 1: i had a non-Muslim employee who left after working for me for three months. He has not come back until now but i owe him the salary of one month. What should i do with this money?

A: You should search for the address of the worker you mentioned. It may be found in his documents or you could ask about him in the recruitment office through which he came and send his salary to that address. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 10923

Q: Some Muslims and I worked for a person. There were three women working with us. I used to lower my gaze as much as I could. We used to work from sunrise till afternoon. Sometimes, we finished work before noon. When it was the time of Zhuhr (Noon) Prayer, we would stop working to go to offer Salah (Prayer). We also used to stop work so as to offer Salat-ul-Duha (supererogatory Prayer after sunrise). We used to leave other workers as some of them used to delay offering Salah and others did not pray at all. I received a monthly salary of 90 Egyptian pounds. When I decided to leave work, I went to the employer and took my money. After I took the money, I had some whispers in my self that I did not deserve this money. It should be noted that the employer did not tell me so when he gave me the money. It was just a whisper in my self that I do not deserve it as I used to leave work at the time of Salah then continue to work later and that I used to spend the least time at work. One of the workers told me that I did not deserve this money. It is important to mention that this worker used to shave his beard and smoke cigarettes. In fact I believed him. Now, I need to know if the money I took from that work was unlawful? I appreciate your advice. May Allah reward you best!

A: If the reality is as you have mentioned, it is permissible for you to take the entire salary

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in return for your work. Leaving the work to offer obligatory Salah in congregation does not affect deserving the entire salary. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The third question of Fatwa no. 11016

Q 3: a man used to work for a car customs broker and he used to receive a low salary. In order to increase his income, he would prepare the papers of car purchases for car owners and tell them that it cost him a sum of money to finish the routine procedures or that he had to bribe the officials in charge by giving them one Egyptian pound while in fact he had only paid fifty piasters. He would also tell the car owner that he had paid more than five pounds to finish the job. He would also make a deal with another person who makes number plates by virtue of which he pays him five pounds for each piece while charging ten pounds from the car owner, thus, keeping the extra five pounds for himself without the owner knowing about it. The broker whom

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the man works for knows all about this. I do not remember whether the man was sure about the unlawfulness of these practices. He does not know the addresses of the rightful owners of the money and believes that the total amount of ill-gotten money is most likely to reach one thousand five hundred pounds excluding the personal expenses he undertook. Does he have to deduct this amount from his wealth to be spent in charitable ways of disposition while having the intention to absolve himself of the sin of devouring people's rights and at the same time intending the reward for the rightful owners of the money? It is important to note that the man is no longer doing this kind of unlawful work. After Allah (Exalted be He) guided him not to continue doing his past work, the man became keen on earning his livelihood through lawful means. What is the proper course of action he should follow?

A: If the reality is as you mentioned, this man must make Tawbah (repentance to Allah) from his past injustices; obtaining money by means of deception and unlawfully devouring people's property. He has to pay back the money he gained by unlawful means to the rightful owners or their inheritors, if the real owners died. If he fails to repay it, he has to offer it in charity on their behalf or spend it in charitable ways of disposition. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 12079

Q: There is an engineer in a road pavement company who sometimes alters the laboratory results of the soil compaction tests and the asphalt quality tests. Does this man fall under those mentioned in the Hadith where the Prophet (peace be upon him) said, ("Anyone who deceives us is not one of us.") ? In which case, is this man's salary unlawful? Can he be free from any blame if he does such acts to please his superiors even though he abhors doing so? Please give us your Fatwa (legal opinion issued by a qualified Muslim scholar) and may Allah reward you good!

A: It is not permissible for this engineer to change the test results of soil samples or asphalt for worse ones, even if his superiors give him a direct order to do so, as this is a form of prohibited deception. It is confirmed in Sahih (book of authentic Hadith) by Muslim that the Prophet (peace be upon him) said, ("Anyone who deceives us is not one of us.") In another narration, he (peace be upon him) said, ("Anyone who deceives is not one of us.")

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Fatwa no. 14459

Q: I work in a textile company as the manager of one of its branches. My monthly salary is 1,500 riyals but the work conditions are very tough. I have to work for 12 hours and have huge responsibilities. My employer promised me verbally to give me 1% of the sales. After the inventory that went very well without any problems and upon traveling back home, he gave me 5,000 riyals only while I was supposed to receive 36,000 riyals as my percentage of all sales after working for three years. The percentage is calculated with each vacation after checking the inventory. Bear in mind that I found an additional 11,000 riyals and delivered them and had I taken the money, they would not have noticed. People in charge of other branches - two of whom are non-Muslims - get their percentage in full. My employer does not give me my full right because he knows I will not leave him since I quit my job in Egypt and there are not many jobs for me in the private sector in Egypt. I want to say that I took around 6,000 riyals from behind his back from fixing and selling some of the old items in the store

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or selling the stuff that were not included in the inventory. What I did caused no harm to any of the workers. Is this amount rightful to me? The organization depends on inventories and if anything is missing, I will have to pay for it. They also have fixed prices such as 2,000 for the refrigerator while other stores sell it for 1,900 riyals. Should I advise the customers to buy from other places or sell it for 2,000 riyals? Bear in mind that I have talked to my employer in vain.

A: Firstly, You are praised for paying the amount of 11,000 riyals you found. This shows you are an honest man and an honorable Muslim. **Secondly,** You should pay the other amount to the owner and level up with him. If he gives you any money willingly, accept it. Further, you should seek the rightful means to claim your due percentage and any disagreement should be referred to the court. **Thirdly,** You must sell items in your employer's store according to the prices he fixes for you.

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The first question of Fatwa no. 16311

Q 1: i work in the post office and overcharge the clients. For example, if the cost of sending a letter is 1.5 dirhams, i ask the client to pay 2.5 dirhams and so on. Can i take these additional dirhams or not?

A: It is not permissible for you to deal with people or charge them more than the amount stipulated by the postal service and all the received amount of money is the sole right of the concerned authority. You should only get your salary for doing your job. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 9084

Q 2: I have a colleague who worked as a revenue collector in a company in the Kingdom of Saudi Arabia. He takes

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money from the company's revenues whenever he is in need of money for his personal purposes. He took a lot of money totaling over 50 thousand riyals. Having resigned from the company, he would not return the money to the company for fear that they would accuse him of robbery and he would be punished by imprisonment. He is in complete perplexity and does not know what to do; he may choose to repent to Allah and cover up his sin but still has to bear his remorse and self-punishment. Thus, he deeply regretted, performed sincere Tawbah (repentance to Allah), and swore before the Dignified Ka`bah not to repeat this act whatever the conditions may be. What should he do now? How should he repay the money especially when his financial position is precarious? Should he give this amount in charity? Please, help me solve this problem, may Allah enlighten you!

A: The sin this employee committed is one of the major sins, as he committed embezzlement and injustice. In addition to Tawbah and asking for Allah's forgiveness, he should repay the money by any means he can. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 11347

Q: i am a mechanic; i go to some workshops to repair machines, and get some money from the workshop owner in return for this work without telling the owner of the machine. What is the ruling in this regard? May Allah reward you well!

A: After studying the question, the committee has answered the question as follows: "Doing so is not permissible as it is a deception of the person who has trusted you." May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12100

Q: We have a mechanic workshop for repairing cars. Sometimes when we check a car and find many things that need to be fixed, for example, the gearbox may be damaged and it costs the customer a lot of money to have it repaired. We explain all this to the customer but the customer prefers to replace the old damaged part or gearbox with a new one because the price of the new one is closer to the costs of repairing the old one. After we fix the new part and the customer receives his car, we

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give him the old part or the gearbox but he leaves it and refuses to take it as he does not need it anymore. Sometimes another client brings his car to be repaired. The car may need a new part or gearbox which may not be available in the market. We take the part from those that were left by previous customers and install them into the cars of the new customers. We ask the new customer to pay for it as a used part whose price is, of course, less than the new part. are we committing a sin by selling the old parts which customers have willingly left to us? We appreciate your advice. We also have a department for repairing and manufacturing radiators. Sometimes we fix new radiators to the customers' cars if their radiators are damaged and unfit for use. The customers may leave the old radiators for us. Since these radiators are made of copper, we sell them as junk in return for three SR a kilo. Are we committing a sin by doing so? What is your advice in this regard? May Allah reward you best! We are waiting for your Eminence's reply.

A: There is no harm if you tell the customers

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the truth about the old parts without deceiving them. You should also tell the new customers that the parts you installed to their cars are used. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 13447

Q 2: I worked for a person who did not give me all my wages and kept part of it. is it permissible for me to take something from his property by stealth at the same value of the money he owes me?

A: It is not permissible for you to take anything from the employer's property at the same value of the money he owes you without letting him know. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Second question of Fatwa no. 19186

Q 2: I work in a grocery store and I have not received

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my salary for the last few months. When I ask my employers to give me my monthly salary they say: "In sha'a-Allah 'if Allah wills'" but they only give me my salary every four or six months. However, when someone terminates their work and goes back to their country; they receive the full salary. My question is: is it permissible for me to take my salary from the grocery store secretly without informing its owner of this except when my contract terminates so that I do not request any thing more from them. It may be worthy mentioning that it is necessary that I send money to my family every month and that the current situation harms them severely, subjects them to people's inquiries, and might lead them to be angry with me thinking that I neglect them while I am their sole supporter. May Allah reward you with the best.

A: It is impermissible for you to take your salary from the grocery store that you work in without informing the owner thereof and taking their permission. On the other hand, you have to request your sponsor to give you your salary whenever you need it. In case your sponsor refuses to help, you have to complain to the concerned authority to compel your sponsor to act positively. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 17389

Q: The nature of my job requires me to move between courts which means that I spend some of my own money. When I return to the teller, I fill a form to take back the money I spent on transportation considering the following: 1- The transportation allowance written in the refund form is nearly fixed among my colleagues - to be more specific - irrespective of the money that was actually spent. 2- It is allowed for us to use taxis to move between courts while I use another means (such as microbus or bus) which is less expensive than taxis. I hope your Eminence kindly inform me of the ruling on taking extra money in this case. I also seek your advice, guidance and supplication. Would you supplicate to Allah to make me from among those who hear the word (Good advice) and follow the best thereof. May Allah reward you the best!

A: You have to be truthful concerning the actual fare that you paid and it is not permissible to submit bills with more than the actual value.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second and third questions of Fatwa no. 7520

Q 2: An agent works for a company and is paid a fixed salary. He acts as a mediator between his company and another company from which they buy machines, and he receives a commission from the vending machines company. He does not ask for the commission, the company owner just gives it to him without him asking for it. Is it lawful for him to take this commission? Please advise me and may Allah guide you!

A: As this agent receives a monthly salary from the company he works for, it is not permissible for him to take commission from the other company in return for the purchases he makes for his company. This is because there is a possibility that he will not protect the best interests of the company he works for in terms of the price and quality of the machines he purchases.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, and his family and Companions!

The Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 15672

Q: A man works in a shop. The employer sometimes sends him to buy things for the shop. The seller tells him that he will give him this commodity in return for 18 riyals when this commodity is sold for 20 riyals in the market. The seller tells him that the two riyals are for him. If this money is unlawful, what should he do to give this money back to his employer especially after leaving work. Moreover, the employer may not understand this matter and will accuse him of robbery. What should he do? May Allah reward you well!

A: The worker should give this difference in price back to his employer. He is not permitted to take it because taking anything of the value of the purchased objects without permission from the shop owner is deception. He has to return the money back to his employer indirectly. This can be done through convincing him that this money was paid by someone who owes money to the shop. The employer should not know that this money is paid by his employee.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

working full time in an additional job

The second question of Fatwa no. 6599

Q 2: Our company makes us work after hours when there is much work. Our work hours end at 3 p.m. and any overtime is calculated with a maximum of 50 hours a month. There is also a meal given to the employees who are still at work at 6:30 p.m. and anyone who leaves earlier does not get it. What happens is that employees mostly leave at 5 or after, but they sign that they have left at 6:30 p.m. Thus, the price of the meal is added to their salaries in addition to the false overtime which they have not stayed at work. I cannot work until

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the stipulated hour since they all leave and close the warehouses and departments. That is why I sign out the exact hour that I leave and this negatively affects my monthly salary and makes me unable to achieve the 50 hours of overtime every month. Later, I knew that our boss was aware of what was going on but he insisted on filling in the overtime forms according to the same false hours despite knowing the truth. It is worth mentioning that it is a governmental company. What is the ruling on this matter so that I can rest assured and answer those who argue with me?

A: If the reality is as you have mentioned that employees falsify facts and record that they were at work while they were not, this is Haram (prohibited). It involves telling lies and falsifying facts which are prohibited by Allah. You should not act like them or even help them in this abominable act, but rejoice in the good consequence and better compensation from Allah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Impermissibility of absence or late arrival at work without a valid excuse

Fatwa no. 10729

Q: I am a government employee whose working hours are from 5 to 11 in the afternoon and as everyone knows, my salary is very minimal. That is why I have another job and I only go to my government job between 6 - 6:30, but I do everything that is asked of me perfectly. My question now is: Is it Haram (prohibited) to spend the time of my government job doing something else, as my boss tells me? Is the salary I receive ill-gotten and has no blessing from Allah? I hope you will answer me regarding this sensitive issue, as I am confused and I fear to be receiving an unlawful salary, besides its being minimal. Bear in mind that I do my job and the other one as well.

A: You must be present at your work during the official working hours and you must not leave without taking the permission of your boss in agreement with the system. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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The third question of Fatwa no. 16360

Q 3: Sometimes, I leave my work to do some personal errands without telling my employer and some of my coworkers leave half an hour early every day and I use their cards to sign them out at the end of the day. What is the ruling on doing this and what do you advise us to do?

A: An employer must be present at their work during the work hours, even if they have no work to do. It is not permissible for them to leave except in cases of necessity which are allowed by the system. Similarly, it is not permissible to falsify the official times of attendance and departure and this is not acceptable. It is incumbent upon everyone who does so to repent to Allah and fulfill their duties. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Deputy Chairman	Chairman
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The fourth question of Fatwa no. 6495

Q 4: what is the ruling on an employee applying for sick leave in a governmental department when the person is not ill?

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A: In case that reality is exactly as what is mentioned in the question, doing so is impermissible as it involves telling lies, cheating the state, and getting undue money for the days of the false sick leave. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19243

Q: My wife and I are teachers, all praise be to Allah Alone. Some days both or one of us does not go to work not because of a legal excuse but because of sleep or laziness. The following day, we mention false excuses and sometimes our directors forgive us. What is the ruling on this? What should we do with the salary we received for the days that we did not attend? It may be worthy mentioning that we regret being absent and intend not to do this again but we fail to achieve this.

A: it is obligatory on those in paid occupations to perform their work in the required way. Besides, in case they do not do so without having a legal excuse, it is impermissible for them to receive salaries, for this is regarded as receiving salaries for doing nothing.

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Accordingly, you have to make Tawbah (repentance to Allah), not repeat what you have mentioned in the question, be honest in your work, and give Sadaqah (voluntary charity) of a value that equals the undue salary that you received. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 13075

Q: I am a Muslim man from Egypt. I went to Iraq to work three years ago. I was working there in the field of construction. An Iraqi man asked me to recommend him an architect to cover his house with tiles. Satan insinuated me to do this work myself though I am not well-experienced in this work. I did this mission without telling the owner of the house. My work was very bad and I received the fees of this work. After the passage of three years, I still feel great regret for that sin. Moreover, I do not have enough money to repay these fees to the owner of the house. There is no means to contact this person except through traveling to Iraq. Moreover, I am fighting in the cause of Allah in

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Afghanistan. What should I do? How can I repent to Allah?

A- You have to try to return the money back to the owner of this house as much as you can unless he forgives you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

showing sincerity as an employee

The nineteenth question of Fatwa no. 19773

Q 19: How can we be sincere at work? Is sincerity part of the Amanah (honesty, trust, and obedience) mentioned in the Qur'an?

A: Being sincere when working as an employee or someone who is hired to do a job means to perform the work in accordance with what is required and agreed to in the work contract or by the employment system. It part of the Amanah that it is obligatory to fulfill, as Allah (Exalted be He) says (what means): ﴿Verily, Allâh commands that you should render back the trusts to those to whom they are due﴾

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr ibn `Abdullah Abu Zayd	Salih ibn Fawzan Al-Fawzan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 34351

Q 1: I work at the guest palace for just an hour or forty five minutes a day, for which I receive a reasonable monthly salary. What is the ruling on this? Although the period of time that I spend at work is only short, I am paid a monthly salary that I am happy with. Is this time permissible in the Islamic Shari'ah (law) i.e., to receive such a monthly salary for a relatively short period of work?

A: If the time that you mentioned is the time that was set by the employer who pays you the monthly salary, there is nothing wrong with you receiving the month's salary for that period of time. Some people attend work for a short amount of time, but in that time provide great benefit. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Chairman
`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

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The second question of Fatwa no. 8730

Q 2: what is the ruling on wastah (using connections to gain benefits)? What is your opinion about a man who works in government circles and he wants to lease a building to it. Those who are responsible for his building or rather his father's building offer the building, but he does not enter into the matter at all. However, the committee searching for a building knows that it belongs to this man and they are friendly with him. Maybe his building was the best, but as the committee is friendly with him, they offer to rent his building at a higher price in comparison to prices in the area of neighboring buildings. It should be noted that the rent of 120,000 Riyals will not be paid by the committee administrators, but will be submitted to the ministry. What is the ruling on renting this building in this case? What is your advice?

A: It is not permissible for the committee to settle a bid based on friendship with this employee to rent his or rather his father's house, nor is it permissible to show favoritism by increasing the rent of the house, as this harms the other bidders from one side and wrongs and cheats the government as well, and harms it. It is not permissible for the employee or anyone who knows about this fraud and injustice to approve it. They should repudiate it and try to change it if they are able to. It was authentically reported that the Prophet (peace be upon him) said:

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("Anyone of you who sees an evil action, let them change it with their hand (by taking action); if they cannot, then with their tongue (by speaking out); and if they cannot, then with their heart (by hating it and feeling that it is wrong); and that is the weakest of Iman (faith).") (Related by Ahmad, Muslim, and Ashab-ul-Sunan [authors of Hadith compilations classified by jurisprudential themes]) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 8245

Q 2: a man works in a governmental body where there are women who wear exposing clothes. Is his salary Halal (lawful) or not? Is working in this job Islamically permissible or not? The work place is the Electricity Company in Cairo, and the job is an accountant. If the man moves to another office that does not have woman, does his work become permissible or not, knowing that this company is full of women who are not wearing Islamic clothes?

A: If the reality is as mentioned, regarding free intermixing between men and women at work, the questioner should avoid this work, to protect his Din (Islamic religion) and to stay away from Fitnah (Sedition). As for his salary and reward for his job, they are Halal (Lawful) as long as the work he is doing is Halal, such as sewing, weaving, permissible trade and suchlike. He should move to another place where there is no such free intermixing

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with women if the same work is available in the new place. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 7356

Q: What is the ruling on working as an air host? I offer foods and drinks to passengers in the civil aviation. We used to serve passengers in all aviation companies including Saudi Airlines. So far everything goes with Shari`ah (Islamic law). But there must be a number of hosts and charming hostesses in the same plane. Most of the hostesses are non-Muslim and are not decent. Their clothes show their charms and `Awrah (private parts of the body that must be covered in public) in a way that violates the teachings of our religion. This is an indirect call from hostesses to their colleagues for dissoluteness and disobedience to our religion in an explicit way.

Hosts can not stand much of these temptations and seduction offered by hostesses as they are working together for long hours and days in the cockpit. Therefore, this job leads to dissoluteness and disobedience to the religion of Islam. What is the ruling on this job?

A: Serving passengers by offering foods and drinks is a permissible act. But men and women mixing in work together is prohibited as it stirs temptation, evil and dissoluteness. Therefore, it is not permissible for a Muslim to work in this field in order to block all avenues of evil and to protect his religion. Allah says: ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 8311

Q 1: Intermixing between men and women prevails disgracefully in our governmental organizations. The number of female officers exceeds the number of male ones in all my department's offices. Of course, most of the female officers adorn themselves indecently and we, i.e. males, unintentionally look at them. What is your advice regarding this matter? Should I continue working in the same place or I should look for another job?

A: In case the reality is exactly as you have mentioned and you can not change the Munkar (that which is unacceptable or disapproved of by Islamic law and Muslims of sound intellect), try with the officials to move you to another place where there is no intermixing between men and women. In case that is not possible, leave your current job and gain your livelihood through another job that does not involve Munkar even if it is a non-governmental one. Doing so will keep your Din (religion) and keep you away from sources of Fitnah (temptation). It is worthy mentioning that there are many ways of Mashru` (Islamically acceptable) gaining and Allah (Exalted be He) says: ﴿And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴾ ﴿And He will provide him from (sources) he never could imagine. And whosoever puts his trust in Allâh, then He will suffice him. Verily, Allâh will accomplish his purpose. Indeed Allâh has set a measure for all things.﴾

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and: ﴿and whosoever fears Allâh and keeps his duty to Him, He will make his matter easy for him.﴾ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Winning a bet

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The ruling on placing a bet

Fatwa no. 436

Q: I had a discussion with a Muslim brother about the impermissibility of swearing by anyone other than Allah. The discussion went as follows: I said: According to what I have learned in my studies, swearing by anyone other than Allah is minor Shirk (minor for of associating others with Allah in His Divinity or worship) as mentioned in the book of Shaykh Muhammad ibn `Abdul-Wahhab, who said: Swearing by anyone other than Allah is minor Shirk and the same applies to saying to a person 'I depend on Allah and on you' or 'I resort to Allah and you' etc. My Muslim brother said, 'It is permissible to swear by the Qur'an as it is an Attribute of Allah (may He be Exalted)'. Some other Muslim brothers held his view. Now, we need to be enlightened by the opinion of your respectable Committee of Ifta' because we know that the Committee relies upon authentic Hadith. We appreciate your advice. It should be noted that we have bet on the issue we are asking about. So we hope that you will also declare in your Fatwa whether it is permissible to place a bet on religious issues or not.

A: With regards to swearing by anyone other than Allah and saying to another person "What Allah wills and you will", "I depend on Allah and on you" and the likes of these sayings, they need an explanation. If they are said out of ignorance, then the person who swears by anyone other than Allah and glorifies what he swears by, should be informed of the ruling on this. If he persists, whether out of ignorance or not, he is committing major Shirk (associating others with Allah in His Divinity or worship).

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The same applies to saying to another person "What Allah wills and you will" or "But for Allah's Help and your help." If the person says these things out of ignorance and with inner belief that the person he addresses is equal to Allah and nothing happens except by both Allah's Will and that person's will, he should be informed of the ruling. If he persists, he is committing major shirk, whether out of ignorance or not. If he swears by anyone other than Allah, out of ignorance, even if he does not glorify what he swears by or if he says to another person "What Allah wills and you will" or "But for Allah's Help and your help," he should be informed of the ruling. If he persists, he is committing minor Shirk whether out of ignorance or not. The fact that it is only minor Shirk does not mean that a Muslim should ignore it because minor Shirk is in the second rank after major Shirk in terms of its gravity. Ibn Mas`ud (may Allah be pleased with him) said, "To me, it is less evil to swear a false oath by Allah than to swear a truthful oath by anyone other than Him." However, a false oath by Allah is one of the gravest major sins, the gravity of swearing by anyone other than Allah made Ibn Mas`ud

(may Allah be pleased with him) consider it graver than a false oath by Allah. The basic ruling is that swearing implies the glorification of what you swear by. With regard to saying to another person "What Allah wills and you will" and the likes of these sayings, the word "and" implies that the addressed person is an equal peer to Allah, while Allah (May He be Glorified and Exalted) says, ﴾There is nothing like Him; and He is the All-Hearer, the All-Seer.﴿

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In regard to swearing by the Qur'an, it is not considered swearing by anyone other than Allah because the Qur'an is the word of Allah and His word is one of His Attributes. It is permissible to take oath by Allah, one of His Names or Attributes. The Prophet (peace be upon him) said, ﴾Whoever has to take an oath should swear by Allah or remain silent. (i.e. He should not swear by anyone other than Allah.)﴿ Related by Al-Bukhari on the authority of Ibn `Umar. In regard to placing a bet on a religious issue, it is a type of lawful competition aiming at achieving a religious purpose. Shaykh-ul-Islam Ibn Taymiyyah (may Allah be merciful with him) said, "The permissible competition is lawful if it serves a religious purpose as in the bet placed by Abu Bakr (may Allah be pleased with him). This is one of the two opinions in this issue." Al-Ba`ly after quoting the view of Shaykul-Islam (Ibn Taymiyyah) in his book Al-Ikhtiyarat Al-Fiqhiyyah, said, "I say: The apparent meaning of this view is that it is permissible to place a bet on religious issues according to the view of the Hanafy school because religion is based upon Jihad (fighting/striving in the Cause of Allah) and religious knowledge. In regards to the bet of Abu Bakr, it is authentically reported in Musnad Ahmad and Al-Tirmidhy and others that: ﴾When Persians and the Romans fought against each other and the news of the defeat of the Romans reached the people of Makkah at the advent of Islam, the polytheists rejoiced because the Magians were closer to them than the People of the Book. This saddened the Muslims because the People of the Book were closer to them than the Magians. Abu Bakr (may Allah be pleased with him) told Allah's Messenger (peace be upon him) about this. Then Allah (may He be Exalted) revealed to him: ﴾Alif-Lâm-Mîm. [These letters are one of the miracles of the Qur'ân, and none but Allâh (Alone) knows their meanings].﴿ ﴾The Romans have been defeated.﴿ ﴾In the nearest land (Syria, Iraq, Jordan, and Palestine), and they, after their defeat, will be victorious.﴿

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Therefore, Abu Bakr (may Allah be pleased with them) went out and placed a bet with the polytheists that if the Romans were victorious within some years, he would win the bet, and if the Romans were defeated, the polytheists would win the bet.﴿ The point here is that Al-Siddiq (may Allah be pleased with him) placed a bet and the Messenger (peace be upon him) knew and approved of it. Had not it been permissible to make a bet, the Prophet (peace be upon him) would have explained this. It is not permissible for the Prophet (peace be upon him) to delay explanation of an issue when there is need for this. Accordingly, placing a bet is permissible. Putting a bet on a scientific issue falls under this category of lawful betting, for either case aims at achieving a religious purpose. There was a religious benefit in the bet which Abu Bakr (may Allah be pleased with him) placed with the polytheists as it proved that Allah's Messenger (peace be upon him) was truthful when he had mentioned that the Romans would be victorious afterwards. It also involved another religious benefit, that is the victory of the closer party to the Muslims. Similarly, putting a bet on the issue under question serves a religious purpose as it stresses the issue of Tawhid-ul-Uluhiyyah (Oneness of Worship) and

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knowledge of Allah, which is the best of Knowledge. It is not permissible that the amount of the bet

be paid by one of the people who took part in the bet. It should be paid by a person who has not participated in it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman
`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

The first question of Fatwa no. 1818

Q 1: is betting lawful?

A: Betting has the same ruling as gambling, it is not permissible to bet on anything unless it is declared as Mubah (permissible) by the Shari'ah (Islamic law), as in the competitions of horse or camel racing and archery, for the Prophet (peace be upon him) said, ("No prize money is allowed expect for an arrowhead (i.e. archery), or a pad (i.e. camel racing), or a hoof (i.e. horse racing).")

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 3086

Q 1: Two people bet each other four hundred Riyals that something would happen. The winner of the bet swore that he would not waive the money.

A: this kind of bet described above and made between two people or teams is not permissible and the money should not be paid. This falls under gambling that Allah has prohibited in His saying, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ the Prophet (peace be upon him) says, ﴾There is no sabaq (wager) except in archery, horse-racing and camel-racing.﴿ (Related by Ahmad and other three narrators of Hadith Compilers (Abu Dawud, Al-Tirmidhy and Al-Nasa'y) and classed as authentic by Ibn Hibban.) Accordingly, the one who swore should waive the money and pay Kaffarah (expiation) stated in the following Ayah

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in which Allah (Exalted be He) says, ﴾Allâh will not punish you for what is unintentional in your oaths, but He will punish you for your deliberate oaths; for its expiation feed ten Masâkîn (poor persons), on a scale of the average of that with which you feed your own families, or clothe them or manumit a slave. But whosoever cannot afford (that), then he should fast for three days. That is the expiation for the oaths when you have sworn.﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

prizes for competitors

Fatwa no. 3219

Q: A horse-riding club, under the leadership of the National Guard, suggested awarding surprise gifts to visitors to the club by assigning gifts to certain tickets, which the ticket holders know nothing about. Then, during the race or after the end of a round, the holder of the winning ticket number will be called to come and get a gift,

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such as a watch, for example, or less or more. Our question is: Is this permissible according to the Shari'ah (Islamic law), as the aim is to motivate people to practice and like horse-riding? We would like to have a Fatwa (legal opinion issued by a qualified Muslim scholar) on this, and on other types of races. May Allah save and protect you!

A: The question is a quite general, so we would like to mention something in the answer about the different types of racing and the rulings on each of them. **First:** Racing on horses and camels, training in arms and other apparatus of Jihad (fighting/striving in the Cause of Allah), such as planes, tanks, and horsemanship, are Wajib (obligatory) or Mustahab (desirable), according to the need of Muslims for Jihad to defend their property or religion, or to facilitate the spread of Islam. Anyone who undertakes these activities or helps others to do so by their ideas, skills, or money, will be rewarded. **Second:** It is permissible to receive the prizes that are given to the winners of a race, if they are given by the ruler or his deputy, or if they are donated by someone other than the competitors themselves. Anyone other than a competitor who offers a prize will be rewarded, if they do it for the Sake of Allah. Allah (Exalted be He) says, ﴾And make ready against them all you can of power, including steeds of war (tanks, planes, missiles, artillery) to threaten the enemy of Allâh and your enemy, and others besides whom, you may not know but whom Allâh does know. And whatever you shall spend in the Cause of Allâh shall be repaid unto you, and you shall not be treated unjustly.﴿

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The Prophet (peace be upon him) said, ("No prize money is allowed expect for a pad (i.e. camel racing), or an arrowhead (i.e. archery), or a hoof (i.e. horse racing).") (Related by Ahmad, Abu Dawud, Al-Nasa'y and Al-Tirmidhy, who graded it as Hasan [a Hadith whose chain of narration contains a narrator with weak exactitude, but is free from eccentricity or blemish], while it was graded as Sahih [a Hadith that has been transmitted by people known for their uprightness and exactitude; free from eccentricity and blemish] by Ibn Al-Qattan and Ibn Habban) If the prizes are given by one of the competitors from the goodness of their heart to be given to the winner, this is permissible, as there is no gambling in it. But if the prizes are for some among those who buy tickets just to come and watch the race, this is not permissible, as it is a gamble between those who come to watch the competitors. However, if the prizes are donated by the ruler or a benevolent person and they are given as mementos to those who come to watch the race for nothing in return, there is no harm in this, since the aim of holding and attending the race is fulfilled, and it is Shar'y (Islamically lawful). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his

family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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The fourth question of Fatwa no. 7930

Q 4: two men had a bet with each other on the result of an interview, agreeing that the loser will buy a meal for the winner. What is the ruling on eating this meal?

A: This betting is not permissible, as the Prophet (peace be upon him) said, ("No prize money is allowed expect for an arrowhead (i.e. archery), or a pad (i.e. camel racing), or a hoof (i.e. horse racing).") Betting is gambling and it involves consuming property unlawfully. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

The fourth question of Fatwa no. 16342

Q 4: Rewards are offered for winners in sports competitions such as cups. What is the ruling in this regard? Moreover, money is taken from teams participating in this competition. They buy this cup with the money taken from the participating teams.

A: It is not permissible to receive money for sports competitions. The Prophet (peace be upon him) said, (Wagers are allowed only in three: shooting arrows, racing camels, or horses.) Competitions in these three things are training for Jihad (fighting/striving in the Cause of Allah). These three things differ from sports competitions as they are not training for Jihad. Therefore, one is not permitted to receive compensation for it. The three things mentioned in the Hadith are camels, horses and arms.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The third question of Fatwa no. 8562

my friends at mahlah School play football during the break. The losing team buys Pepsi or miranda for the winning team and spectators. Is this permissible or is it a form of gambling?

A: If the reality is as you mentioned, this is not permissible as this is gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
\`Abdullah ibn Qa\`ud	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

Fatwa no. 2900

The Permanent Committee for Scholarly Research and Ifta' reviewed the question submitted to His Excellency the president. Following is the wording of the questioner: Please, advise me regarding my question, may Allah guide us to the truth, Excellent is He as a protector, and Excellent is He as a Guider. I participated in the competition announced in the attached paper and

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won its prize which was a car. I sold this car and kept its price until I ask the Muftys (Islamic scholars qualified to issue legal opinions) in Egypt regarding this matter. However, the Muftys held different views regarding the prize. Some Muftys maintain that the prize is Halal (lawful) as it is a gift while others view that this competition is forbidden and therefore the prize is forbidden and consider the competition a sort of gambling. We have submitted our question to Your Eminence, hoping that Allah will guide you to issue a Fatwa (legal opinion issued by a qualified Muslim scholar) supported by evidence from the Qur'an, the Sunnah of the Messenger, and Shari`ah rulings.

After viewing the attached paper of the competition entitled, "Shave and win", the Committee replied: This competition is a kind of gambling that Allah (Glorified and Exalted be He) forbade the believers to participate in by saying, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ The prize is considered unlawful because of the risk it entails, and wronging others as the people will abandon similar goods for the sake of the commodities which include prizes. It is not permissible for you to participate in such competitions or receive its prizes. However, as long as you have participated

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in this competition and received the prize without being aware of the ruling, you do not have to return the prize to the company. You can give the price of the car in Sadaqah (voluntary charity), or any of the charitable acts and do not participate again in such competitions. May Allah pardon what you have done. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 13682

All praise be to Allah Alone, and peace and blessings be upon His Messenger. The Permanent Committee for Scholarly Research and Ifta' has read the letter that was sent to His Eminence the President from His Excellency the Acting President of the Committee for the Propagation of Virtue and the Prevention of Vice (CPVPV). This letter was sent to the Committee by the Secretariat-General for the Council of Senior Scholars under the number 4733 in 23/08/1410 A. H. The question of his Excellency is: We have received the letter of the President of CPVPV for the region of Madinah under the number 202 S in 15/07/1410 A. H. Attached is a copy of the form of the competition which was advertised by the foundation and which

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is sold for two riyals. Prizes of these competitions are televisions, cameras, videos etc., while its questions are various; an indication that the competition aims at publicizing for the concerned foundation. Since such a competition in the way mentioned above differs from what was raised in the Fatwa of your Eminence in 15/07/1402 A. H. and the Fatwa of the Council of Senior Scholars number 163 in 26/02/1410 A. H. whose copies are attached and because we receive many inquiries about such foundations, we hope that your Eminence will provide us with your beneficial opinion regarding the concerned competition and similar ones and issue a Fatwa in this regard, if necessary. May Allah keep and protect you and may His Peace, Mercy, and Blessings be upon you!

A: After studying the question, the Committee answered: This competition is a sort of gambling for it involves betting money. The fact that the amount of money in the concerned case is little does not change the situation. Evidence for this is the generality of the proofs of prohibiting gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 11182

Q 1: We have read the Fatwa ascribed to you about forbidding the prizes presented from shops and stores with the intention of promoting their commodities. The question is: What is the ruling on those who receive any of these prizes which they won before knowing of their prohibition? Should they return it or may they use it?

A: Whoever won any of these prizes from merchants who gave them away to promote their commodities before they know of their prohibition, there is no harm in them using them because they did not know the ruling. Allah (Exalted be He) says, concerning those who dealt in usury, ﴾So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge)﴿ As for the prizes they won after knowing of the prohibition, they should give them in charity or sell them and spend their value in the ways of good in order to get rid of them. They should also repent to Allah from this. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 16505

Q 2: What is the ruling on participating in a cultural competition and winning an investment certificate from Al-Ahli Bank in Egypt? What is the ruling on this certificate? What should I do about the money I may receive from this certificate as it may be a huge sum of money? I pin hopes for what I may receive of rewards in the future as I am highly interested in performing `Umrah (lesser pilgrimage). What is the ruling in this regard?

A: It is not permissible to receive rewards for a competition unless it goes with what was determined by the Prophet (peace be upon him) in his Hadith. This means that competition is not permitted except in shooting and racing horses or camels as they are means for fighting in the cause of Allah. Competition in scholarly issues are included in lawful competitions because seeking knowledge are part of fighting in the cause of Allah. Moreover, the reward must be a lawful object. If the reward is unlawful as the one mentioned in the question, you will not be permitted to receive it because it is Riba (usury/interest). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Chairman
Bakr ibn `Abdullah Abu Zayd	`Abdul-`Aziz ibn `Abdullah Al Al-Shaykh	Salih ibn Fawzan Al-Fawzan	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Fatwa no. 17247

Praise be to Allah alone. Peace and blessings be upon the one after whom there is no Prophet (Prophet Muhammad). The Permanent Committee for Scholarly Research and Ifta' has reviewed the query sent to His Eminence the General Mufti from His Royal Highnesshis the prince Mit'ib ibn `Abdullah ibn `Abdul-`Aziz Deputy Commander of the National Guard for Military Affairs, and the supervisor of Al-Furusiyah Magazine. The query no. 2322, dated 2/6/1415 AH was referred to the Committee by the General Secretariat of the Council of Senior Scholars is as follows: The manner of competition: it consists of two questions: The first question requires that a competitor should nominate the horses he expects will win in certain races. Making use of the information and illustrations shown below the question, he gives his expectations based on his knowledge of horses, their quality, breeds and performance of training. As for the second question, it contains many points depending on the general knowledge and awareness of the competitor. Examples of these points include

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inquiries about the names of the horses owned by the Messenger of Allah (peace be upon him), the horses which played a significant role in the Islamic conquests, the occurrences of horses in the Qur'an, some famous horses that take part today in the races, their owners, and the races they won, the Equestrian Club, the history of equestrian and so on. Defining the winner: The correct answer to the second question is a prerequisite to define the winner. The accurate answer to the first question determines the best selection. The one who achieves the best score of the answers to the two questions will be the winner. If the same score is achieved by more than one competitor, we draw lots to select one. We assert again that the answer to the second question is necessary and a prerequisite for making a selection. Other measures for the competition: The competitor should pay nothing for taking part in this competition. Moreover, the participating horses in the races which should be selected and nominated by the competitors and mentioned in the questions have nothing to do with the competition and its prizes

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and are not assigned to any prizes. Hope this issue is clear and waiting for your reply. May Allah guide us all to what Allah loves and accepts, for truly He is the All Hearer of supplications and is Responsive!

A: Having discussed the query, the committee replies as follows: The lawful goal of competition is training the Muslims to ride horses and camels and archery to help serve the purpose of Jihad (fighting/striving in the Cause of Allah); namely, defeating the enemy and knowing the useful reasons leading to this outcome. The things you mentioned including the answers to the questions and the expectations do not lead to achieve the said goal. Accordingly, the committee headed by me

as a member decides that this competition is not lawful and the money gained through it are ill-gotten earnings. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 18172

Q 1: What is the ruling on buying a newspaper to win a competition that is published in it? A sum of money will be given to the lucky winner.

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It should be noted that the competition includes general cultural questions mixed in with some religious questions.

A: The purpose behind the competitions that are published in some newspapers is to increase the circulation of these newspapers and to promote them; the purpose is not to publish knowledge. It is, therefore, not permissible to participate in these contests, as this falls under consuming people's money unlawfully because they involve gambling. These newspapers and magazines that run competitions include evil ideas that they want to propagate. It is, therefore, obligatory to beware of them and not to participate in their competitions. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19965

Q: Due to the lack of donations that come to the association whether for children with special needs or needy families, the association will hold a competition about the Social Solidarity. This competition aims to inform the people of Al-Ta'if of the services of the association and its need for the help and support of the rich people to make a fixed income for the needy families

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and orphans with special needs. The competition will commence in Ramadan, Allah willing, in public libraries in the governorate of Al-Ta'if. The competition is a subscription form, the price of which is 3 Riyals. The association will copy 200 books; each book contains 100 pages. As for the competition prizes, they are donations from different corporations and institutions which include: Fridges, washing machines, cookers, water coolers, heaters, TVs and computers. We have submitted a letter to the Ministry of Labor and Social Affairs to get their consent but their reply came as follows: The matter requires the consent of the Ministry of Commerce and sending a letter to the branch of the General Presidency for Scholarly Research and Ifta' to issue the legal ruling on this competition. Could you kindly give us your opinion on this competition?

A: This kind of competition is not permissible and it is a kind of devouring people's money without right, for every participant pays a sum of money by chance and he does not know whether he will get it back or not which resembles the forbidden gambling. You may call and exhort people to spend in the ways of good other than this.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 17615

Q: Please be advised that the Charitable Saudi Institution for Helping the Handicapped Children provides free services for this category of children. They depend financially on the donations of charitable people in the country. As the cost of providing such services increases on an annual basis, due to the increase in the number of the children who come to the institution, the administration is keen on increasing their resources in the most suitable way, in order to be able to continue their humanitarian mission. thus, the institution held a competition during the Fourth Charity Market to introduce their humanitarian activities and, at the same time, generate income to support their financial resources. However, some Muslim brothers claimed that this competition is impermissible. We would like to know the opinion of Your Eminence and the ruling on this, given that the competition is about selling cards for five Riyals

which contain questions about the activities of the institution. Those who buy them have the right to take part in the competition, the awards are donated by a number of national companies and institutions which are not members in the Charity Market. Please advise whether it is permissible to hold the competition in the mentioned way, to resolve our doubts.

A: It is impermissible to hold the mentioned competition, because it is a form of gambling; the participants pay a little sum of money hoping that they might win a big prize. This is absolute gambling. A person who wants to donate something to the institution should do so seeking the reward of Allah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19546

All praise be to Allah alone, peace and blessings be upon our Prophet Muhammad the seal of all prophets. The Permanent Committee for Scholarly Research and Ifta' has read the question no. 1/2/52 that was sent to His Eminence the General Mufti from His Excellency the Minster of Islamic Affairs, Endowments, Da'wah and Guidance and the head of World Assembly of Muslim Youth (WAMY).

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This question was sent on 1/19/1418 A.H. It was sent to the Committee by the general secretary of the Council of Senior Scholars with reference no. 673 in 2/4/1418 A.H. The text of the question: "WAMY has prepared a pamphlet about a comperhensive scientific competition. This pamphlet informs about the Assembly and other Islamic projects and entities in the Kingdom. It contains a number of legal issues. I have read these issues and found that they are suitable and useful. Moreover, distributing them will bring financial revenue that supports the activities introduced by WAMY for Muslim youth all over the world. The general secretary of WAMY asked me to support this competition and to urge rich people to contribute in it in order to spread its benefit. I will send you a version of the pamphlet that we intend to issue. May Allah protect you and make your knowledge and efforts useful for Muslims!"

A: After studying the question, the Committee says that this kind of competition is not permissible as it contains gambling, Jahalah sale (sale with lack of knowledge) and Gharar sale (uncertain sale). This is because the person who pays money to buy this book, does so, in order to participate in the competition. He hopes to receive one of these rewards, but he may not win.

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Allah (Exalted be He) says: ﴾but do not help one another in sin and transgression.﴿ and ﴾O you who believe! Eat not up your property among yourselves unjustly﴿ Benevolence must be through legal earnings because Allah is Good and accepts only what is good. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The seventh question of Fatwa no. 5966

Q 7: is it permissible to participate in religious competitions that award cash prizes?

A: There is nothing wrong with taking the prizes that are donated by the rulers or other benevolent people, as this kind of competitions encourages people to acquire knowledge and memorize the Book of Allah (Glorified and Exalted be He). However, in such and similar matters a believer should be sincere to Allah and be happy at having something that will help them acquire religious knowledge. They should not focus their attention on just winning the money.

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May Allah grant us success! May peace and blessing be upon our prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The fourth question of Fatwa no. 6287

Q 4: what is the ruling of Islam on prizes given to encourage the memorization of Qur'an or the study of a religious knowledge?

A: We view no harm in this, for this is a means to achieve an Islamically lawful end, and means fall under the same rulings of ends. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 9349

Q 3: Is it permissible to take the prizes in the Noble Qur'an contests? is it permissible to perform Hajj from the money of such prizes?

A: There is nothing wrong in taking the prizes given by charitable people and other societies for the memorizing of Qur'an. Also, it is permissible to perform Hajj from the prize money.

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The first question of Fatwa no. 1000

Q 1: Today's Wisdom Competition aimed this year at encouraging people to recite the Book of Allah during Ramadan, as the announcer said. If this is the aim of the competition, what is the ruling on the money given to a winner, if the answers to the questions are given to them by someone else, and they recite the Qur'an regularly and finish recitation of the whole Qur'an more than once during Ramadan? Please advise me and may Allah reward you with the best!

A: If the reality is as you mentioned, the prize that was given to the person you mentioned is Haram (prohibited), because it was gained through cheating, lying, and taken without having a right to it. The person in question should perform Tawbah (repentance to Allah) and dispose of the money given to them, either by giving it to the person next in line to win, if this can be done without causing any harm to him, or by giving it away in charity. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fifth question of Fatwa no. 5847

Q 5: Some food stores in America give their customers unknown numbers and in case that specific number which is defined by these stores is picked out, they win a financial prize. Is it permissible for a Muslim to take such a prize? It is worth mentioning that a person does not pay for these numbers. Rather, they get the numbers when they shop from or visit the concerned stores.

A: In case the matter is exactly as you have mentioned, it is not permissible for you to take the prizes that stores give their customers when they shop from or visit them. Choosing numbers which are unknown to you and knowing them later is a sort of gambling which is Haram (prohibited) according to Qur'an, Sunnah, and Ijma` (consensus of scholars). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 4005

Q: I own a shop which sells perfumes, accessories and bags. I want to promote my sales by offering some prizes to the buyers in the following way: if a person buys items for 200 Riyals, they draw a card and win the prize written inside it. If they buy items for 400 Riyals, they take two cards and two prizes, and so on. The prizes vary between expensive ones, which are of low percentage; average-priced ones, which are of medium percentage; and those that their value is 10% of the item's value (i.e. twenty Riyals or more), which are of high percentage. This means that any client must win a prize. However, its price is variable. It can be a recorder, an air conditioner, a television, a lighter or a bottle of perfume. It is all a matter of luck. As for the goods sold on those days, they are sold for the same price as the regular days; there is no increase or decrease in the price. The prizes are restricted only to retail customers, not wholesalers, because the shop deals with some wholesale clients. The workers in the shop

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or the organizers are not entitled to draw any of these cards when we advertise them in the local newspapers to withdraw the attention of the people. Please answer my question and guide me to the interest of this world and the Hereafter. May Allah protect you.

A: If the case is as you have mentioned, it is Haram (prohibited) to give the buyers prizes this way, because it entails gambling to promote the goods and increase the sales, even if the goods are sold for the same price. It also harms the other sellers, unless they follow the same method, which encourages gambling to promote trade and increase profit. This leads to bearing grudges, kindling the fire of enmity and hatred, and acquiring money undeservedly. Some people might buy goods for 200 Riyals, and they win a recorder, an air conditioner or a television. Others might buy goods for the same value, and they win a lighter or a bottle of perfume which is worth ten or twenty Riyals.

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The eighth question of Fatwa no. 3323

Q 8: what is the ruling on football games, boxing, and wrestling matches that exist nowadays, are they Muharamah (prohibited), Makruhah (reprehensible) or Mubahah (permissible)?

A: Contests are only permissible when they can be sought for help in fighting Kuffar (disbelievers) like that of camels, horses, arrows, and the like of other fighting machines such as planes, tanks and submarines, whether they are held for prizes or not. Whereas if these games are not sought for help in wars like football, boxing and wrestling, it is impermissible to take part in them if the contests include prizes for winners. If not, it is permissible to contribute as long as they do not distract from an obligation, lead to the indulgence in prohibition, or cause harm for in these cases practicing such games is prohibited. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 18324

Q: There are some sellers who sell Fishfash (fried potatoes). They sell one carton for one hundred riyals while it is sold in other places for twenty riyals. They assign rewards for buying this product. These rewards include cars and other rewards. People contend to buy in order to get these rewards. What is the ruling in this regard? May Allah reward you well!

A: The work you have asked about is not permissible. It is evil and a type of gambling that was prohibited by Allah. Moreover, it contains risk, Gharar sale (uncertain sale) and devouring people's money illegally. Allah (Glorified and Exalted be He) says: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ and ﴾O you who believe! Eat not up your property among yourselves unjustly﴿ It was authentically reported that the Prophet (peace be upon him) said: ﴾"The Prophet (peace be upon him) forbade Gharar sale."﴿ May Allah guide you to what is good and support you in doing it!

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Fatwa no. 18528

Q: some commercial banks in the Gulf Region offer prizes like cars or houses for those who open savings accounts in the bank. They draw lots and one of the bank clients wins the prize. What is the ruling on this prize whether it is financial or any other kind?

A: If the reality is as you have mentioned, these prizes are not permissible, as they are nothing but usurious interest given in return for saving money in banks dealing in Riba (usury). Changing the name does not change the reality. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19560

Q: what is the ruling on the prizes presented by some call centers to encourage customers to make more calls?

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A: These presents offered by public centers to callers are not permissible, as they involve gambling, deception and devouring people's money in falsehood just to encourage them make more calls and thus gaining more profits. This leads to harboring feelings of hatred and enmity among centers' owners and between them and the callers sometimes. Allah (Exalted be He) says: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19706

Q: There is a great variance in commercial promotions and offers advertised by some companies and agencies working under the capitalist system. Attached to my letter is

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a card on which is written "The Lost Treasure". There is a picture of a huge box at the top and three smaller ones at the bottom of the card. Each box has a sticker on it which the person removes to win whatever is written under it. All of this happens after a person buys from the store. The buyer may find nothing written under the sticker. I just wanted to inform you about this matter and ask for your Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard. This is nothing but a means of encouraging the buyer to come again to win these prizes that vary from a car to a small box. It is one of the modern ways of promoting goods.

A: This advertisement published under the name "The Lost Treasure" as you described it is Haram (prohibited), as it involves gambling, deception, devouring people's money falsely, promoting goods and harming others. This is one of the prohibited forms of gambling mentioned in the Ayah (Qur'anic verse) where Allah (Exalted be He) says: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿

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The first question of Fatwa no. 3685

Q 1: boxing is a game in which two participants punch each other in the face. As a result, this might cause one of the boxers to lose consciousness. Moreover, the thighs of the players and the `Awrah (private parts of the body that must be covered in public) are uncovered.

A: Boxing is not permissible for the great danger it entails. Allah says, (and do not throw yourselves into destruction (by not spending your wealth in the Cause of Allâh)) and (And do not kill yourselves (nor kill one another). Surely, Allâh is Most Merciful to you.) The Prophet (peace be upon him) said, (There should be neither harming nor reciprocating harm) It is not permissible to uncover thighs and the rest of the `Awrah.

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The thirteenth question of Fatwa no. 443

Q 13: What is the ruling on the National Lottery in which millions of Francs can be won as a prize?

A: Lotteries and the like are luck games which Shaykh Muhammad Rashid Rida (may Allah be merciful to him) described saying: "A lottery consists of a large amount of money being collected by a government, an association, or a company from thousands of people, for example, 100,000 pounds, and then a large portion of it, such as 10,000 for example, is given to a small number of those who gave the money, 100 for example, divided among them by means of gambling, and the rest is then kept by the body that collected it. Small tickets, like banknotes, known as lottery tickets are printed, each of them priced at 1.00 pound, for example. The 10,000 pounds that is given out as a profit for the lottery ticket buyers, is distributed in shares according the winning ticket numbers.

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A number is printed on each lottery ticket and the amount of money that each of the top 10 winners are expected to win. The rest of the prize money is divided evenly among the remaining 90 from the 100, and their numbers are arranged in order, in the same manner that was practiced in the pre-Islamic practice of Azlam (divining arrows). They are chosen through a process known as Sahb (drawing), in which small pieces of metal on which lottery numbers from 1 to 100,000 are inscribed - if that is the number of the lottery tickets - are put into a round metal container, which is like the pre-Islamic Qadah (a container in which the Arabs used to put the arrows when practicing divining). Each time the container is shaken, one of the numbers is drawn out. On the day of the draw, the container is shaken as many times as the number of the winners. The first number to be drawn, no matter what the number is, is that of the winner of the first prize and gets the biggest share of the lottery prize money. The second number is the second prize winner and wins a lesser share than the first. This process is repeated until all the prize winning numbers have been drawn, at which point the draw ends and all the other participants have lost." It is clear from this picture that the ruling on this is that it is Haram (prohibited), as it is included under wrongful consumption of people's wealth and is a form of gambling. Allah (Exalted be He) says (what means): ﴾Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent.﴿

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The word "trade" mentioned in the above Ayah (Qur'anic verse) includes all transactions that are conducted on the basis of lawful contracts. This is not the case in the game of lottery, as it only consumes wealth unlawfully and there is no real compensation or benefit provided through such a game. Stressing the prohibition of gambling, Allah (Exalted be He) says: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ Among the prohibited things that Allah (Glorified and Exalted be He) mentions in the above Ayah is gambling,

which is linked with Khamr (intoxicants), which is also Haram. Allah thus commands that it should be avoided. The imperative mode in the Ayah denotes that it is Wajib (obligatory). Allah is therefore stating that gambling is an abomination of Satan's handiwork and He reminds the believers that prosperity lies in avoiding it, and provides evidence that those who practice it incur His Wrath. Anything that incurs Allah's Wrath is Haram. He explains that it can cause enmity and hatred among people and turn them away from Dhikr (Remembrance of Allah) and Salah (Prayer). The Ayah ends with a rhetorical question implying a request that encourages people to refrain from gambling: (So, will you not then abstain?) 'Umar ibn Al-Khattab (may Allah be pleased with him) understood the Ayah, because after hearing it,

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he said, "We abstain. We abstain." It is known that lotteries are a form of gambling, and the Ayah above is evidence of its prohibition. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Second question of Fatwa no. 2218

Q 2: what is the ruling on lottery?

A: Lottery is a form of money collected in large quantities, for instance one million riyal, by some companies, governments, and associations from a large number of people. A great portion of the collected money, for example ten thousand pounds, is then divided by means of gambling among a few of the payers while the rest is kept by the collecting parties. Small banknote-like raffles known as lottery are printed and priced at say one riyal each. Such a price is imprinted on each sold lottery ticket. The ten thousand pounds i.e. the amount which provides profit for the lottery buyers, is allotted as a share or a stock which is referred to as numerals. A number is imprinted on each sold lottery ticket as well as the amount of money each one of the top ten is expected to win while the rest is divided evenly among the remaining ninety

in an order known as Sahb (draw) which is similar to that of Al-Azlâm (arrows for seeking luck or decision that were used in the pre-Islamic time of ignorance). Thus, numbers from one to one hundred thousand each known as 'Numeral' in a case where the raffles to be sold are one hundred thousand; are imprinted on small pieces of metal and put in a circular metal vessel into which a hole is made after the fashion of the pre-Islamic Qadah (a container in which the Arabs used to put their arrows during the practice of divining arrows). Each time the vessel is moved, a raffle pops out. On the day of the draw, the vessel is moved as many times as the number of the winners. The first raffle to pop out is known as 'First Numeral' whatever its number may be. It wins the largest share of the lottery prize. The second raffle to pop out is referred to as the 'Second numeral' which wins a lesser share than the first. The process is repeated until the number of the winning numerals is over; a point at which the draw stops and the rest of the contestants lose. The matter of lottery is thus clear, it falls under the generality of gambling which is made Haram (prohibited) by Allah (Exalted be He) Who says: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿

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The fifth question of Fatwa no. 17628

Q 5: The municipality collects money from merchants to help it carry out its work. In return, it distributes lotteries among them so that some of them would win prizes. Is this Halal (lawful)?

A: A lottery is a kind of gambling, and thus, the money earned from it is Haram (prohibited) because Allah (Exalted be He) says: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 2209

Q: what is the ruling on today's famous game that many children and youth play i.e. the table of football players statues which contains a small ball that is moved by hands and its rent is paid by the loser while the winner does not pay any thing? Is such a game and similar ones permissible according to Shari`ah (Islamic law)?

A: In case the matter with the concerned game is exactly as what is mentioned in the question i.e. it involves statues and that the loser pays the rent thereof, such a game is Haram (prohibited) for different reasons: **Firstly:** Making oneself busy with this game is a distraction that consumes a person's leisure time and causes them to miss many of the interests of their religious and worldly affairs. Besides, playing with such a game may lead the person to be accustomed to harmful pastime activities and it may be a means to get involved in more serious kinds of gambling, and whatever is of these characteristics is a Haram vanity. **Secondly:** Making statues and images or keeping them is a major sin. This is established by the Sahih (authentic) Hadith in which Allah (Exalted be He) and His Messenger (peace be upon him) threaten whoever does so with fire and painful chastisement. **Thirdly:** Paying the concerned game's rent by the loser is Haram because it is tantamount to wasting money by spending it on play and distraction. Moreover, hiring the game in question is a Batil (null and void) contract

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and the gaining of its owner through it, is unlawful and tantamount to consuming other peoples money unjustly. Accordingly, indulging in such a practice is a major sin and a Haram gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 4010

Q: Are the games played by people, such as dominos, cards, chess, etc. types of gambling? Are they Haram (prohibited) or Makruh (reprehensible)? Is it permissible for the Imam who leads people in Salah (Prayer) and delivers Khutbah (sermon) on Fridays and `Eids (Festivals) to play such games?

A: Playing the games mentioned above is prohibited and are one of the major sins if they are played in return for money. In this case, they are considered to be a type of gambling. Abu `Umar ibn `Abdul-Bar (may Allah be merciful with him) said, "Scholars have unanimously agreed that playing chess in return for money is prohibited." Moreover, playing the games mentioned is prohibited if they lead to abandoning what is obligatory such as delaying Salah after its due time,

neglecting the rights of one's wife, parents and all those whom he provides with sustenance or indulging in what was prohibited by Allah such as enmity, hatred, conflict or mutual cursing even if they are played without gambling. But if we suppose that these games are devoid of all these evils, they will still be prohibited according to the soundest viewpoint in this regard. It was authentically reported that `Aly ibn Abu Talib (may Allah be pleased with him) passed by some people who were playing chess. He said to them, "What are these statues to which you are devoted?" He likened them to those who devote themselves to idols. It was reported that Ibn `Umar and other Companions (may Allah be pleased with them) forbade playing such games. Some of those who regarded these games as prohibited are: Abu Hanifah and his students, Ahmad and his students (may Allah be merciful with them) and Malik and his students (may Allah be merciful with them). Playing such games may lead to gambling in the future even if they are devoid of it at the present time. Playing such games in general leads to neglecting some obligations, conflict and mutual cursing. Moreover, they induce enmity and hatred and avert from Salah and remembrance of Allah. It was reported in the Hadith: ("He who plays backgammon disobeys Allah and His Messenger.") If a person is in a leading position, such as

Du`ah (callers to Islam), those who are responsible for Hisbah (regulation of economic, commercial, and public matters), Imams, Khatibs (preachers) or those who are higher or lower in rank of them, avoiding evil and doing what is obligatory will be more compelling. This is because these people are examples that are followed by others. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 20382

Q 2: Some old men play with dice the entire day and they might even miss Salah (Prayer). When they are told that it is not permissible to play

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this game, they claim that this is Siga, not the game mentioned in the Hadith. Siga is a game played with stones. Each of the two players has a different color to play with. They draw a board on the ground, block one of the squares and play. The players swear, lie, backbite, and slander others while playing. Moreover, they are occupied with it while neglecting prayers. What is the ruling on this game? May Allah reward you with the best.

A: It is not permissible to play dice even without taking something in return, especially, if it distracts a person from offering Salah at its due time. They should abandon this game as it is an unlawful kind of entertainment. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fourth question of Fatwa no. 3193

Q 4: A product is spreading on the markets under the name "Shakhtak Bakhtak". It is something unknown to the buyer and is kept inside a box or a bag. Sometimes it contains something of no value and at other times it contains something valuable.

A: shakhtak Bakhtak; game of luck is not permissible, because it involves Gharar (uncertainty) and the general evidence prohibiting gambling apply to it.

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The third question of Fatwa No. 3900

Q 3: What is the ruling on playing chess for the purpose of entertainment and testing intelligence?

A: It is impermissible to play chess for any purpose whether it is for money return or not, due to the great corruption resulting from this game. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 5547

Q: I am a Jordanian person. a while ago I bought a paper for two dinars in which five names were written. Then I paid two dinars to the supervising company plus two dinars to the first name in the list; thus I paid 6 dinars. My name will be no. (15) and no. (1) will be pushed out of the list.

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When I have three similar papers, I will sell them to three persons for two dinars per paper in doing so, I will regain what I paid and each of the new three participants will do the same and thus I will be no. (1) in (the 243 members list). By doing this, I will get 2 x 243 = 486 dinars. I will attach a copy of these instructions with my letter. I have already got this sum but I wish that your Eminence will tell me the legal ruling on this matter in order to erase my doubts concerning it. It is worth mentioning that this process is widely spread among the people in Cyprus, Amman and Zarqa'. What is the ruling on the money which I gained from this process? I hope that your Eminence will respond to my message.

A: If the matter is as you have mentioned, this process is a kind of gambling which Allah prohibits by saying: ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 4788

Q: There is a new idea that is spreading among the people like wildfire, based on a very simple theory of arithmetic progression, which is being promoted by an organization that has some hidden objectives and other stated goals. The stated goals are to give the opportunity to any participant to win over $5,000 in a few months by following these steps: 1. A participant buys a list for $10 or its equivalent value. There is an attached sample of the list containing six cells for six names. 2. The participant then writes their name and address in the new participant cell at the bottom of the list. 3. After writing their name and address, the new participant sends the list to the originator of the idea, attaching two regular or traveler's checks, each for $10. The first is made out to the participant whose name is written in the first cell on the list and the second check is made out to

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the originator to dispose of as they choose, without it being contested. 4. A short while after the mail is returned, the new participant receives three new lists, with their name in cell no six, with the other names remaining higher up on the list. 5. The new participant sells the three lists to new participants for $10 each or the equivalent, thereby getting back what they paid. 6. The new participants do the same steps mentioned above, and each of them get three lists, making a total of nine lists. In each list, the name of the new participant is moved up to cell no. five in the nine lists, then to no. four in the following 27 lists, then to no. three in the following 81 lists, then to no. two in the following 243 lists, and eventually to no. one in the following 729 lists. The same applies to all new participants. In this case, 729 checks are issued, each for $10 made out to the participant who is no. one in the list, who receives $7,290 and after which their name is removed from the list to be substituted by the next name on the list. At the same time, the originator receives

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the same amount as each participant at no. one in all of the lists, with the sums being theirs to dispose of as they wish, without it being contested. Based on what has been mentioned, it is clear that the idea is continuing without end, and is reaching different parts of the world, as participants have the right to add their name to any list and to any number of lists that they can. It is also clear that the logic of the idea is not in line with the principles of our pure religion and what is needed is to quickly give ideas and advice as to how this idea can be made compatible with the principles of Islam. Some of my friends want to use the same idea and have one of the two checks made out to a registered charitable organization in the Muslim world, and the other to the person whose name is in cell no. one on the list, and for it to be organized through the same charitable organization, which can adopt the idea. Please accept my great thanks. Indeed, Allah is the One Who guides to the Straight Path. May Allah protect you!

A: This type of dealing is not permissible, rather it is Munkar (that which is unacceptable or

disapproved of by Islamic law and Muslims of sound intellect) and a major sin, because it includes riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess) and riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment).

Both of these are Haram (prohibited) as is agreed by Ijma' (consensus of the Muslim scholars), because it can be a means of playing with peoples' money and consuming it unjustly. In this sense, it has the same ruling as gambling, which is made Haram through Nas (Islamic text from the Qur'an or the Sunnah) and Ijma'. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 5668

Q: I am a police officer in charge of the religious affairs in the military air base of King Fahd in Ta'if. I would like to inform you of a bad phenomenon that appeared inside the base. Such a phenomenon is the spread of forms entitled: Great luck. Attached are some copies of these forms. Please read the paragraphs on both sides of the mentioned paper and clarify the ruling of Allah (Glorified and Exalted be He) on this issue. May Allah grant you success and reward you with the best for the efforts with which you avail Islam and Muslims. the form in question reads as follows: Great luck - You are lucky to receive these instructions for very soon

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you will be worthy of getting a sum of 21,870 dollar with no loss if you do the following: 1- Do not hesitate to buy these instructions and the attached list whose price is ten dollars. 2- Please write your name and address in the concerned place at the bottom of the list and in clear English letters. 3- Transfer ten dollars to participant number 1 mentioned at the top of the list and keep the list. 4- Send a ten dollars traveller's cheque issued in the name of... 5- Please send the transfer which you kept and which is mentioned above in no. 3, the cheque mentioned above in no. 4, and the list to the following address:.... After a short period you will receive three new lists in each of which you have to mention your name in no. 7. The other names are also to be mentioned at the top of the list. Hasten to sell these three lists to your acquaintances immediately for ten dollars a list to allow them to share this opportunity. Thus you recover the thirty dollars that you paid and you lose nothing. How the process goes? The new three participants will follow the same steps that you followed. Three lists will then reach each of the new participants (total is nine). Your name will accordingly go up to no. 6; then to no. 5 in twenty seven lists. The same will continue to happen until your name reaches no. 1 in 2,187 lists and thus you receive 21,870 dollars. Any way, you have to make sure that the participants to whom you sold the instructions follow the instructions accurately. Note: In cases where you can not make a direct transfer as mentioned in no. 3 above, you can exceptionally send a check issued in the name of participant no. 1 whose name is written at the top of the list to our address which is mentioned in no. 5. We will in turn make the concerned transfer.

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A: The transaction which is mentioned in the question involves excessive uncertainty, Riba (usury/interest), and gambling each of which is a major sin which entails Allah's displeasure and wrath. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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The second question of Fatwa no. 4765

Q 2: is it lawful to play lotto? It is a form of gambling; when a person plays it and wins money,

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is it lawful for them to take it?

A: It is Haram (prohibited) for a Muslim to gamble, whether they call it by the name mentioned in the question or any other name, as Allah has prohibited it in the Qur'an in general, and linked it to the prohibition of Khamr (intoxicants) in His saying, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ If you gamble and win money, it is Haram to use it; you should spend it in charity, whether by giving it to the poor and the needy, fixing the roads and so on. You should hasten to quit gambling, repent to Allah, regret the past and insist on not going back to it, so that Allah might accept your Tawbah (repentance). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 8459

Q 1: I have been afflicted with paralysis since I was young, so it is impossible for me to work or earn a living. I have faced dreadful hardships in my life. Now I earn my living from unlawful means such as gambling. Some Muslim brothers tell me that my money is unlawful and I should not earn my living this way. They tell me I should look for lawful work even if it is collecting firewood and selling it. But how can I do so in such a condition? I can not even stand on my feet. What is your opinion about this matter?

A: gambling is one of the major sins and the money earned through it is unlawful money according to the consensus of all Muslims. Allah (Exalted be He) says, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ So, it is unlawful for you

to gamble or earn money from gambling even if you are not able to have work. There are many other lawful means to earn your living including charity, social security, retirement homes, which you should visit and they will take care of you. You must fear Allah, for "whosoever fears Allah and keeps his duty to Him, He will make a way out for (from every difficulty). Allah will provide him from (sources) he never could imagine." May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 9763

Q: I am 23-year-old man from one of the Arab countries. I have a question about my work. I looked for work in my country, but I could not find anything, so I remained unemployed for more than three months. Finally I found work with one of the foreign companies that provide services for a hotel and I work in the gambling casino with some other workers. We provide catering services for the casino and some of the customers give us tips from their winnings. My question is: I have saved a good amount of money from this work and I would like to get married.

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Is it permissible for me to get married with the money I have saved? Am I sinful for doing this work, bearing in mind that when I find another job I will leave this one?

A: If the situation is as you mentioned, it is Haram (prohibited) for you to work in a casino, because it involves cooperation in sin and transgression. It is also prohibited to accept tips from those who frequent the casino. The salary you earn out of this is also Haram. It is obligatory on you to leave this job and dispose of the ill-gotten money you received as a salary or tips. We ask Allah to compensate you with a Halal (lawful) substitute that is better than this and to help you get married with Halal money instead of this Haram wealth. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 17015

Praise be to Allah alone and peace and blessings be upon the last Prophet. The Permanent Committee for Scholarly Research and Ifta' has looked into the query, no. 1209, dated 16/7/1414, which has been sent to His Eminence the General Mufti from His Excellency the general director of Awareness and Guidance Department of the General Presidency of The Committee for the Propagation of Virtue and the Prevention of Vice (CPVPV).

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The query which has been passed to them by the General Secretariat of the Council of Senior Scholars on 22/7/1414 AH under no. 3411 is about the Monopoly board game which is described as follows: A 50 x 50 cm paper board is divided into small squares each of them has a name and a set value. These spaces are properties or railway stations. The theme of the game is based on purchasing these properties or railways and making investments by receiving given amounts of money paid by other players who land on them. There are two to six players, as well as one player who acts as the bank who gives an amount to each player at the start of the game as a gift. A typical turn begins with the rolling of the dice and advancing clockwise around the board the corresponding number of squares. If the player lands on an unowned property, he has the option of purchasing the property or passing it. For receiving a higher rent, the player buys tokens of hotels (houses) from the bank to be placed on his own spaces. He may also mortgage his properties in the bank

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to take a loan. Moreover, there are some chance spaces with cards: 'Take a sum of money from the bank', 'Give a sum of money to the bank', etc.

A: Having discussed the query, the committee responds as follows: This game is Haram (prohibited) for several reasons: it falls under gambling when money is fixed for the winner, as it is a game of chance. It also involves vain distraction, frequent quarrel, hindering from performing Salah (Prayer) and Dhikr (remembrance of Allah), and exciting enmity and hatred among the players. Allah (Exalted be He) says, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19453

Q: A group of people buy the sports magazine issued by Al-Sharq Al-Awsat newspaper to

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fill the coupons of horse races; they predict the winning horse in every round of the race; they fill many coupons to increase the probability of winning a prize; and thus they lose a sum of money. Please, Your Eminence, advise us concerning this matter, as we need this Fatwa (legal opinion issued by a qualified Muslim scholar) so that these people know the legal ruling on this matter. May Allah guide you and help Muslims benefit from your knowledge.

A: This is impermissible, because it is a form of prohibited betting which falls under the category of gambling, about which Allah says, (O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.) (Surah Al-Ma'idah, 5: 90). Thus, it is considered taking the money of others without due right. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 18142

Q: I own some "Hijin" racing camels in which I have been trading

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for a long time. You all know that the Kingdom holds yearly festivals which include Hijin camel races and prizes are awarded to the camel owners. That is why I breed and train these camels to be ready to participate in the races. The transactions I carry out are of different types. Firstly, I sell someone the Dhalul (riding camel) for 50,000 riyals in cash or after a fixed period, stipulating that I get half the price when he sells them. If he sells the camels for 50,000 riyals for example, I get 25,000 and if he sells them for 10,000, I get 5,000 out of them pursuant to our agreement. After that, this person receives the camels from me and starts training and feeding them in return for getting any prizes they win in the competition. Secondly, I sell someone the Dhalul camels for 50,000 riyals to be paid later after he sells them, stipulating that I get half of any additional amount in their price when he sells them, provided that he does not sell them for less than that price. In case this person finds that the camels will not be sold for a higher price or they die while in his possession, he has the right to return them without paying or receiving any of the agreed amount of money. However, he gets the prizes the camels may be awarded in return for bearing the costs of feeding and training them. The camels may not receive any award at all.

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Three, I sell someone the Dhalul camels and agree with him on his percentage in their price when he sells them; whether one third, one fourth or half. At the time of sale, he gets his share stipulated in the contract, although the buyer is responsible for training and feeding the camels and will get the prizes they gain, if any. What is the ruling on these transactions which are spread among Hijin owners?

A: These are all nominal sales that do not actually take place. They take the same ruling as gambling, since they involve risks and uncertainty. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 18058

Q: I need your Fatwa (legal opinion issued by a qualified Muslim scholar) regarding this project I am intending to start. I wish to start a financial fund just on the level of the Kingdom and the Gulf Region, in sha'a-Allah (if Allah wills). It will work as follows: The subscription form for five subscribers will be sold to one person for 100 riyals. This person will have to pay an additional amount of 400 riyals

and will be given another five subscription forms. Then he will sell each of these forms for 100 riyals and get back what he had paid; i.e. 500 riyals. Each one of the buyers will do the same. As for the 500 riyals, they will be divided as follows: 155 riyals to the form owner, 100 riyals to the first subscriber, 100 riyals to cover the money transfer and postal fees, 100 riyals to cover the stamps and other fees, and 100 riyals to the organizing office. The total amount of the fund will be 500,312 riyals and there will be 3,125 subscribers. No one will be harmed in this way and each person will get the total amount in return. In addition it is not a transaction in banks that deal in Riba (usury). The one whose turn comes will receive a check with the whole amount by mail. The subscription form will be as follows:

1.

Address:

2.

Address:

3.

Address:

4.

Address:

5.

Khalid

Address:

This is the first subscription form where the name Khalid is written under no. 5. Khalid sends this paper with the money and receives five subscription forms with his name always written under no. 5. After that Khalid sells these five forms to another five people for 100 riyals each, thus regaining his money and leaving each one of them to do the same. Each person will send the money and receive five other forms, having a total of 25 forms, where Khalid's name will be written under no. 4. Then the number becomes 125 forms with Khalid's name under no. 3. Again there will be 625 forms with Khalid's

name under no. 2 and finally 3125 forms with Khaild's name under no. 1 at which time he receives the whole amount. Every subscriber will have their turn and so on. Please give me your Fatwa in this regard.

A: This transaction is Haram (prohibited), as it involves gambling. The recipient of the money is determined according to numbers. It also involves Riba Al-Fadl (usury of excess) since the subscriber pays an amount of money and gets much more upon getting a number. It is also a form of selling present money to be paid for by absent money by means of the mentioned forms; which makes it Riba Al-Nasi'ah (usury of delay). Consequently, this transaction is prohibited due to many reasons.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

The eighth question of Fatwa no. 9868

Q 8: What are the categories of permissible games in Islam?

A: It is permissible to compete in horse and camel races, throw arrows, play with spears and such martial arts to practice the acts of Jihad (fighting in the Cause of Allah) and prepare for it, as Allah says, (And make ready against them all you can of power, including steeds of war (tanks, planes, missiles, artillery) to threaten the enemy of Allâh and your enemy) (Surah Al-Anfal, 8: 60). The Prophet (peace be upon him) said, (Wagers are allowed only in three: shooting arrows, racing camels, or horses.) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 432

Q 1: What is the ruling on playing cards? Is it lawful or not? It should be noted that while playing cards, terms of abuse, curses and insults are usually repeated.

A: Playing cards may take one of the following forms: It may either be played for money or for fun. If it is played for money, there is no doubt that it is unlawful in this case. Also earning money through playing cards involves consuming people's financial rights and it is a type of prohibited gambling. It is well known that gambling is a sin and transgression. Allah (Exalted be He) mentions gambling in the Qur'an along with intoxicants (all kinds of alcoholic drinks), Ansab (stone altars on which animals were sacrificed for idols), and Azlam (divining arrows). Allah (Exalted be He) says, (O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.) (Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?) When cards are played for fun and not for money, in most cases the players hurl terms of abuse, insults and curses at each other. They may tell lies and make false oaths. Sometimes they may assault each other. Besides, the spirit of competition nurtures hatred and grudge among them, and causes them to dispraise, defame and criticize each other. All these

bad effects of playing cards are good reasons for prohibiting and warning against it. Allah (Exalted be He) mentions that the wisdom of prohibiting wine, gambling, Ansab and Azlam is that they are abominations of the devils' handiwork. Devil's work in the sessions where cards are played is to nurture hatred and grudge among players and turn them away from Dhikr (Remembrance of Allah) and Salah. All this takes place in the sessions where cards are played and Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman
\`Abdullah ibn Sulayman Ibn Mani\`	\`Abdullah ibn \`Abdul-Rahman ibn Ghudayyan	\`Abdul-Razzaq \`Afify

The second question of Fatwa no. 888

Q 2: what is your opinion on a kind of game called "Balut"? This game is played with pieces of paper the same size of the 5 banknote, which contain different pictures and numbers. When the Adhan (call to prayer) is announced while people are playing it, they do not repeat its words as required by the Sunnah. They do not remember Allah after it is finished nor say the supplication which is obligatory to be said at hearing it. Then they go to the Masjid (mosque) to offer Salah (Prayer). After returning from the Masjid, people enter and greet them but they do not repeat their greeting because their thoughts and hearts are busy. A person can not stay with them in the same place due to the heavy smoke, the noisy voices, laughter, cursing and oaths which they take; some oaths are taken by Allah and some by others, besides Allah.

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I hope you can tell me the ruling on playing this game, its bad effects on those who play it and on the whole society.

A: Playing with cards in the way which the questioner described diverts people from the remembrance of Allah and Salah and raises enmity and hatred among players. They may play for money paid by the defeated to the winner which is accompanied by mutual cursing and taking of false oaths. If these matters and the likes are the result of this game, then it will be unlawful because of the saying of Allah (Exalted be He), ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ As for the bad effects on the players, they commit an unlawful act. So they are sinners as this leads to abandoning obligatory acts such as leaving Salah in congregation or committing forbidden acts such as cursing, false oaths, swearing by people other than Allah and smoking. As for the bad effects of this game on the whole society, it should be known that the bonds of the good society are achieved through two matters: Following the commands of Allah and avoiding His prohibitions.

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The decomposition of society takes place when the obligatory acts are neglected or when prohibited acts are committed widely. This game has bad effects on the society because it is a reason of abandoning Salah in congregation, which results in separation, hatred, enmity and committing forbidden acts. It also leads to laziness in seeking livelihood if it is not played for money. However, if it is played for money, the resulting money will be unlawful as we have illustrated earlier.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

Fatwa no. 2342

Q: A question has been submitted on the ruling on playing al-Miqtar, a game played with stones on the ground, chess, and Al-keram, etc. Some of them contain betting or the winner might receive a prize from any authority. Such games are widely spread in

the Armed Forces Clubs. What is the ruling on playing such games? May Allah reward you.

A: It is not permissible to play games that distract a person from Dhikr (Remembrance of Allah) and Salah (Prayer) such as, chess, Al-Miqtar, and Al-Keram, etc. It is even more grievous, if it distracts a person from performing an obligatory act or if played in return for something from one of the players or any authority. As it will be considered gambling which Allah has ordered us to avoid in His saying, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 4338

Q 2: If playing cards does not distract a person from Salah (Prayer) and is not done in return for money, is it Haram (prohibited) or not?

A: It is impermissible to play cards, even if it is not in return for money,

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because it typically distracts a person from Salah and Dhikr (Remembrance of Allah), even if they claim that it does not. It also leads to prohibited gambling, the prohibition of which is stated in the Qur'an in Allah's saying, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ (Surah Al-Ma'idah, 5: 90). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 7905

Q 1: What is the ruling on playing cards and dominoes? Can a person play these games when he does his obligations without being negligent in performing acts of worship? Can he play only with his family and friends for the sake of entertainment?

A: It is not permissible to play cards or dominoes even if with one's family and friends for the sake of entertainment. They should busy themselves with useful things such as reciting the Qur'an, studying any of the religious sciences, reconciliation among Muslims and the like of things that bring benefit to them and to the whole Ummah (nation).

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The first question of Fatwa no. 16875

Q 1: is it permissible to play cards during the month of Ramadan without gambling?

A: Playing cards is a kind of prohibited gambling if it is played for money. This is because it is considered devouring others' money illegally. Allah has associated it with alcohol because it arouses enmity and averts from Dhikr (Remembrance of Allah) in His saying: (Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?) If cards are played without gambling, it will also be unlawful because it averts from Dhikr and Salah (Prayer) in Ramadan and other months. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 8656

Q: I think that I am In sha'a-Allah (if Allah wills) one of the people who maintain Salah (prayer) on time in congregation, but some of my relatives and friends play a card game that is called (UNO), it resembles the game called (Basrah), they also play dominoes, and most of the time I play with them, but when I hear the Adhan (call to prayer) I throw the cards, and we all go to offer Congregational Salah. Is there a sin upon me? What is the ruling on this game? Please advise us, may Allah reward you with good.

A: This game is of the prohibited games, as it distracts away from the remembrance of Allah and from Salah, and mostly leads to enmity and hatred with time. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 18951

Q 2: What is the ruling on watching sports matches, such as world cup matches and the like?

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A: It is unlawful to play football matches for money or any other rewards because this is a type of gambling. It is not permissible to take a reward in a competition unless this competition is permissible in the Shari`ah such as horse or camel racing and shooting. Consequently, attending football matches and watching them is unlawful for a person who knows that they are played for a reward, for attending such matches involves approving of them. However, there is no harm in watching matches if they are not played for a reward, do not distract people from obligatory acts of worship such as Salah (Prayer), do not include any unlawful practice such as the display of `Awrah (private parts of the body that must be covered in public) or men and women mixing or use of musical instruments.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 20249

Q: What is the ruling on a bet that is called Haq (right)? What is the ruling on it if it is made by only one party? Like if a person says for example "If a certain issue finishes, I will buy you something." May Allah reward you with good.

A: Monetary bets are impermissible except for what the Law-Giver has excluded, which is betting on horses, camels or shooting. It is impermissible to take money in return for

any other forms of betting, for it is considered eating up money unlawfully, and from the gambling that Allah and His Messenger have prohibited. Whereas saying "If this issue is accomplished, then you will have so and so" is a way of promising, and it is permissible to fulfill it if available.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Insurance

(Part No. 15; Page No. 242)

Fatwa no. 3249

Q: We had a project that necessitated dealing with the bank; as we needed to obtain a bank guarantee known as "good execution guarantee," which means that the bank will guarantee the execution of the obligations stated in the contract. We were surprised to know that the bank should receive a profit in return for issuing this guarantee (letter of guarantee). When we referred to the books of Fiqh (Islamic jurisprudence) which we have, we found that guarantees or warranties are a type of donation. Thus, we got confused and suspended the project until we know the correct ruling according to Shari`ah (Islamic law) substantiated with legal evidence. We thought of sending you our question after hearing of your knowledge, piety, and devoutness. We hope your Eminence will tell us your opinion substantiated with legal evidence. Is it permissible to receive payment for issuing a warranty or a guarantee? We are also asking about the ruling on insurance on goods, accidents insurance and life insurance. What is the opinion of the Islamic Law on such contracts? The Committee received a similar question number (6227) to which it answered that these insurance types were commercial insurance. We thought that it is enough to cite the detailed question and state the answer to the questions mentioned above to avoid repetition. May Allah grant us success! The question says: The inquirer asked about the following types of insurance:

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1. Insurance on imported merchandise: This type provides protection for the imported goods on a yearly basis or for every cargo shipped individually against the risks of land, sea, and air freight in a way that achieves the benefits and wishes of the insurers. 2. Vehicle insurance: This type provides insurance for all cars on request, depending on the car model and the nature of its use, that is, whether it is a private car or a truck. Cars are insured against all risks, including the damages incurred in an accident or as a result of fire or theft. It is also possible to provide insurance for the third party against physical injuries or damages caused to their properties. Moreover, it is possible to provide insurance for the third party only in case they have an accident caused by the insured vehicle. 3. Land freighter insurance: This type provides insurance for the cargo carried by the vehicles of the insurer to and from any place in the Kingdom of Saudi Arabia, according to an annual contract including the maximum limit of liability for each cargo, in case the vehicle carrying it has an accident, such as a collision, rollover, fire,

explosion, or falling from a bridge or into a river. 4. Land freight insurance: It is possible to provide insurance for the cargo shipped by land on request against the following: (a) All risks that might be caused by the freighter to and from any place inside and outside Saudi Arabia. b) The dangers of it being damaged or lost if the freighter has an accident in transit to and from any place in Saudi Arabia. 5. Property insurance: It provides protection against risks to property, such as fire, theft, and floods. Stores, warehouses, factories, employees' accommodations, and workplaces can be insured against fire, theft, and floods. 6. Insurance against breach of trust: This type provides insurance for important documents, stocks, jewelry, and valuable possessions against embezzlement. 7. Home insurance: It provides protection for buildings, villas, and compartments, against risks, such as fire, rifts, collapses, floods,

thunderbolts, explosions, aviation risks, collision, and other damages that may be caused due to violence. 8. Contractor insurance: This type provides insurance for construction projects and factories against all risks that might take place while carrying out the project or constructing the factory. 9. Civil liability insurance: It provides protection against any damages resulting from catastrophes befalling the third party. 10. Workers' compensation insurance: The coverage is carried out according to the operative regulations and systems of the labor office in Saudi Arabia. 11. Personal accident insurance: It provides insurance for the individuals by offering the necessary health care and paying an agreed upon sum of money in case of accidents, Allah forbid, that result in permanent physical disability, loss of a bodily member, or death.

A: Firstly, it is not permissible to give the bank a profit in return for its guarantee for you before any party with which you are committed to execute a contract. This profit is considered

forbidden usurious fees, and Riba (usury) is Haram (prohibited) according to the Qur'an, Sunnah, and Ijma` (consensus of scholars). **Secondly, commercial insurance is Haram, because of the following: 1.** Commercial insurance is a contract of presumed financial compensation which involves clear uncertainty, because the insurer cannot know at the time of signing the contract the amount which they will pay or be given. They may pay one installment or two and then an accident takes place, qualifying them to take what the insurance company has been committed to pay. On the other hand, no accident may take place and thus the insurer pays all the installments and takes nothing. In addition, the insurance company cannot determine the amount it might give or take according to each contract it signs. It is stated in an authentic Hadith that the Prophet (peace be upon him) prohibited the Gharar sale (uncertain sale). **2.** Commercial insurance is a type of gambling, because it involves risk in financial compensation, loss without any reason, and gain without exerting any effort. For example, the insurer can pay one installment then have an accident, thus causing the insurance company to pay all the insurance money. Conversely, no accident might take place and the insurer will pay all the installments without a return. These uncertain contracts are gambling and the general evidence prohibiting gambling are thus applicable to them. Allah (Exalted be He) says, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿

3. Commercial insurance involves Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess) and Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment). If the insurance company pays the insurer, their heirs, or the beneficiary more than the money they paid, then this is Riba Al-Fadl. If the insurance company pays this sum of money to the insurer after the term of the contract, then this is Riba Al-Nasi'ah. If the insurance company pays to the insurer the same amount the latter paid to it, then this is Riba Al-Nasi'ah. Both kinds of Riba are prohibited according to Nas (Islamic text from the Qur'an or the Sunnah) and Ijma`. **4.** Commercial insurance is a type of prohibited wager, because both of them include uncertainty and gambling. Shari`ah has only permitted wagers that can support Islam through evidence and strength. The Prophet (peace be upon him) restricted the permissibility of wagers to three things, by saying, ﴾Wagers are allowed only for racing camels or horses or shooting arrows.﴿ Insurance is not one of these types of wagers or even like any of them; that is why it is prohibited. **5.** Commercial insurance involves taking others' money unjustly, which is prohibited in commercial compensation contracts because of being included in the general prohibition specified in the following Ayah (Qur'anic verse), ﴾O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent.﴿

6. Commercial insurance is a commitment to do something that is not legally obligatory. The insurance company is not responsible for the accident; it only makes a contract with the insurer to protect them against accidents, in case they take place, in return for a sum of money which the insurer pays to the insurance company and the latter does nothing for the insurer to deserve this money. Hence, commercial insurance is Haram. We hope that what we have said is useful for the inquirer. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 2233

Q 2: What is the ruling on insurance such as cars, goods, workers and factories? Sometimes the person applies for insurance willingly. Other times they are forced to have insurance. For example a car dealer may stipulate that the customers must insure the new cars they purchase by installments. The same applies when a person sends goods from another country.

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We would like to know whether there are lawful and unlawful types of insurance. Is insurance considered a type of Riba (usury/interest)?

A: The type of insurance mentioned in the question, known as commercial insurance, is unlawful because it involves Gharar sale (fraudulent transaction where details about the sold item are unknown or uncertain) and Jahalah sale (sale with lack of knowledge) that cannot be overlooked. It also involves gambling, taking people's money unjustly and Riba, which are all proved to be Haram (prohibited) transactions according to religious evidence. In fact, commercial insurance does not include forced kinds, as mentioned by the questioner, where the purchaser is forced to insure the goods they buy from the seller. Commercial insurance is willingly applied for and the purchaser can buy the car without insuring it or purchase imported goods whenever they arrive to the port of arrival. Such course of action is usually adopted by traders who seek to avoid unlawful transactions.May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 2759

Q 2: what is the ruling on car insurance against accidents? What if the other person is the cause of the accident, is it permissible for me to take the compensation decided by the judge?

A: Car insurance comes under the heading of commercial insurance which is

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forbidden as it entails usury, Gharar sale (uncertain sale), and Jahalah sale (sale with lack of knowledge). It is not permissible for you to take the compensation for whoever abandons something for Allah's sake, Allah will compensate him with what is better than what he has forsaken. Allah says, ﴾And whosoever fears Allâh and keeps his duty to Him, He will make a way for him to get out (from every difficulty).﴿ ﴾And He will provide him from (sources) he never could imagine.﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 3117

Q: first, what is the ruling on commercial insurance, insurance on personal belongings, and life insurance? What is the evidence and the wisdom behind this ruling?

Second, what is the ruling on the following case? A man works as an accountant for a national company. During his work, the company owner wanted to register his car insurance papers in the company registers. This man believes that

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any type of insurance is Haram (prohibited), so he abstained from working in a matter which involves Riba (usury), as the scribe of Riba is cursed. He tried to explain his point of view to his father, and he told him that he wants to quit his job because of this, but his father refused, and forced him to continue working for this company, even if he was going to register usurious banking commissions. This man tried to desert his father, because he believes that no one should be obeyed in whatever displeases Allah. However, he is afraid that his mother might be affected if he leaves home. He was obliged to submit, but he abstained from eating for many days, hoping that his father might change his mind, but it was of no use. Now he is confused as to what he should do.

A: First, all forms of commercial insurance are Haram, because they entail uncertainty, Riba (usury), lack of knowledge, gambling, taking people's money undeservedly, and other legal prohibitions. **Second,** it is impermissible for a Muslim to work for an insurance company in any job, because working there is a form of cooperation in sin and transgression, which Allah has prohibited in His saying, ﴾but do not help one another in sin and transgression.﴿

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You did the right thing, and your father is wrong. You should obey Allah and seek a job where there are no doubts. If a person leaves something for the sake of Allah, Allah will compensate them with something better. You should also treat your father in a nice way and advise him as much as you can. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 2902

Q: I am a Muslim. I was asked to work as a promoter of a life, accident and health insurance company. Since I doubt the permissibility of this job, I ask your Eminence; hoping you can give me a detailed answer in this regard.

A: commercial insurance is prohibited because it contains ambiguity, deceit, gambling, usury and other prohibited things. So, it is not permissible to work in an insurance company as an insurance promoter.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 3048

Q 3: what is the ruling on insurance for money and different properties? When a trader imports goods, he insures it with an insurance company paying 1 or 2 per thousand of the total price of the goods. If the goods are exposed to risks of fire or drowning, the insurer should pay the total value of the goods to the insured person. The same applies to vehicles, buildings, and warehouses. Please notify.

A: It is Haram (prohibited) to insure the goods, warehouses, vehicles, buildings, ships, planes, and the like against fire, drowning, ruin, or any other damage for paying the said amount, smaller or larger, to the insurer in cash or on credit. It entails risk and some types of insurance are usurious and risky.

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May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 4031

Q: The Iraqi government has recently cancelled the usurious interest on the loans taken from the Real Estate Bank. however, they stipulate that whoever wants a loan to build his house must insure it in the insurance company. He has to pay a sum of money to the insurance company once, then if any damage afflicts the house, he has the right to ask the insurance company to pay back his loan to the Real Estate Bank. Is it permissible for the person to take a loan from the Real Estate Bank according to this condition? If it is not permissible, will it be permissible for him to take a loan if he wills his inheritors not to take the insurance indemnity and to pay the loan back to the Real Estate Bank in case he dies or if he refuses to take the indemnity while he is alive?

A: This type of commercial insurance is unlawful because it involves Gharar sale (uncertain sale), Riba (usury) and Jahalah sale (sale with lack of knowledge). It is not permissible for you to apply for

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a loan from the Real Estate Bank on the condition that you must insure the house. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 4019

Q 3: Many corporations in the USA such as telecommunications, water and electricity companies, demand that a subscriber pay an amount in advance as insurance to guarantee the continuity of paying the bills due on them. The company then deposits this insured money into the account of its owner in a bank in a saving account i.e., the bank gives the owner of the money a percentage of profit per month. At the end of the year, the company repays the insured sum to its owner plus the interest in one cheque. Some Muslim brothers tried to convince the company to repay them only their capitals but they refused with the excuse of having to act according to the law. Is it permissible for them to take it? If it is taken, what should we do with it?

A: the subscriber's payment of an amount as an insurance to the company of telecommunications, water or

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electricity to guarantee the payment of the installments due on him to the company is permissible. However, depositing this amount in the savings fund with interest is prohibited. It is a major sin because it is involves Riba (Ususry) whether the interest is for the owner of the money or for the company. The law does not turn what is unlawful to lawful but the ruling of Allah must be applicable even if it goes against the law. It is not permissible for you or for the company to benefit from this interest. If it is taken from the company, it should be spent in righteous ways and you should stop this transaction. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 4737

Q: I am a businessman. I wanted to buy a number of heavy trucks, as they are suitable for our work. The company agreed to sell cars provided that we insure these trucks. However, they agreed that we buy the trucks for more than their original price provided that we would have nothing to do with the insurance process and they would apply for it and it would be their responsibility. After a while, they asked me for Your

Eminence's Fatwa (legal opinion issued by a qualified Muslim scholar) on the ruling of vehicle insurance?

A: Firstly, it is not permissible for you to buy a car on the condition that it must be insured, as insurance is a contract that involves uncertainty, vagueness, and the two forms of usury; Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment) and Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess). **Secondly,** it is permissible for you to buy the truck with extra payment in case the truck is insured but do not apply for car insurance for the previously mentioned reasons. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 4948

Q: The Gulf Insurance Company with its main office in Ajman, United Arab Emirates, offered us to be their representatives in the Kingdom. They offer commercial insurance, and it is well-known that banks and international enterprises do not ship any goods or open any new account unless the goods are insured.

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The Company asked us to be their authorized agents in the Kingdom of Saudi Arabia, since non-Saudi companies are not allowed to carry out any business in the Kingdom without a Saudi agent. We do not want to be involved in anything that may be against the Islamic teachings, so we hope you will give us your advice in this regard. May Allah grant you success and may He guide you to all that is good!

A: all types of commercial insurance are prohibited, as they involve uncertainty, Riba (usury) and gambling. Similarly, working in insurance companies, representing them, or being their agents whether in Saudi Arabia or elsewhere is prohibited, as this leads to helping one another in sin and transgression. Allah (Exalted be He) says: ﴾but do not help one another in sin and transgression.﴿

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 4862

Q 1: A Muslim merchant's store caught fire and almost everything was burnt. Since he had insured the store some years ago, the insurance company compensated him for everything that he lost. What is the Islamic ruling on this compensation, bearing in mind that the total amount he paid during the past years does not even reach half the amount he was compensated with? It should be noted that some countries impose business insurance.

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A: This is one of the prohibited types of commercial insurance, as it involves Riba (usury), uncertainty, and devouring people's money falsely. The Muslim whose store was burnt down may only accept from the company an amount that is equal to what he paid them and he must give the rest of the money in charity to the poor or spend it in any other righteous way after removing himself from the insurance company. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 5076

In many countries, commercial insurance is necessary and perhaps an obligation and if neglected, a person is punished. Like other traders, he insured his goods. His store containing these goods caught fire and the goods were completely damaged. The insurer estimated the loss after the accident and paid the value of the goods in compensation for the damage. Now, what is the ruling on this compensation?

A: All kinds of commercial insurance are Haram (prohibited), as they contain uncertainty, usury, and ignorance. As for the compensation received under the agreement of the commercial insurance,

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there is nothing wrong if a person takes it out of ignorance of the Shari`ah ruling in this regard but he should not enter into these unlawful agreements again. Allah (Glorified and Exalted be He) says, ﴾So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns [to Ribâ (usury)], such are the dwellers of the Fire - they will abide therein.﴿ On the other hand, if a person is aware of the ruling and persists in taking the money, it is obligatory to perform sincere Tawbah (repentance to Allah) and give the money in charity. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Qa`ud	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 5918

Q: Modern insurance contracts imported from the West have become very widespread in our countries, so a good deal of Muslims subscribe to them. Many insurance companies and offices have also been founded. Furthermore, many Muslim merchants, factory owners and businessmen have subscribed in them as a guarantee for their imported goods and to redress any of their damaged or stolen goods or in case an accident occurs during construction operations, to factories or

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to workers in terms of destruction, loss, murder or harm. Insurance may also compensate for the loss arising from accidents, robbery or damage that may happen to cars and may pay for the collapse of wells or mines and thus, the insurer escapes financial responsibility. Also, through life insurance the insurer's heirs will receive compensation in case of his death. In fact, there are many other fields of insurance which are classified, defined, specific conditions which are stipulated and for which annual installments are paid by the insurer to the company in defined amounts. Moreover, insurance companies organize insurance contracts pursuant to their own laws which are adopted and recognized by governments. We would like your answer to our question regarding the legaility of insurance contracts in the light of Shari`ah (Islamic law) and to explain the ruling on working for such companies.

A: All types of insurance are Haram (prohibited), as they involve Jahalah (sale with lack of knowledge) and Gharar (fraudulent transaction where details about the sold item are unknown or uncertain) - which are unpardonable. They are also a form of gambling and taking people's money unjustly, and include Riba (usury/interest). There is a lot of evidence that all these transactions are forbidden. Allah (Exalted be He) says: ﴾And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.)﴿ He (Exalted be He) also says: ﴾Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain?﴿

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Moreover, the Prophet (peace be upon him) ﴾forbade Gharar sale (fraudulent transaction where details about the sold item are unknown or uncertain).﴿ Likewise, it is impermissible to work for insurance companies as it involves helping them in sin. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman

`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa No. (7425)

Q 2: There is a company that grants annual membership to individuals for only 150 Saudi Riyals per year. In return for this membership, the company helps members whose cars break down anywhere. In such a case, they shift the members as well as the car to any place they like if they cannot repair the car. Please keep in mind that they have many cars on all roads and have engineers ready for service 24 hours a day. Does this service amount to insurance in case a member's car has not broken down throughout the year of membership? Is it permissible to subscribe to this company's membership?

A: Subscribing to this company's membership is impermissible, as it is a form of gambling and risk. Moreover, it

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falls under commercial insurance. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. (10266)

Q: We are agents for an insurance company in the Kingdom of Saudi Arabia. The company insures accidents and fires and practices all types of insurance, including life insurance. We receive an annual commission of the income of the institution's agency in the Kingdom of Saudi Arabia. We would like that Your Eminence gives us a fatwa, may Allah reward you, regarding whether this commission is Halal (lawful) or Haram (prohibited). May Allah make all of us among those whose life is prolonged and did good deeds!

A: The insurance mentioned above falls under the category of commercial insurance, which is prohibited. The company's agents are included under the general purport of this ruling. Thus, it is not permissible for them to either work for this company or receive a commission. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Fatwa no. 18332

Q: What are the lawful types of insurance? Does the company's work described below come under the category of the permissible insurance? The company claims that they work under the cooperative insurance permitted by the Council of Senior Scholars. It runs as follows: They provide all types of insurance including marine insurance, fire insurance, theft insurance, medical insurance, air insurance, engineering insurance, accident insurance, etc. The insured person has to pay an annual premium estimated according to a percentage of the value of things under coverage. This percentage varies according to the chance of danger or loss. By the end of the year, the profits are calculated and a portion of them is distributed to the subscribers. Moreover, the company adopts the concept of re-insurance. Accordingly, other companies are allowed to participate in insurance contracts owned by the original company in return for having a share of the premiums and bearing a part of the losses incurred. The contracts between these companies and the original company are commercial insurance contracts.

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Indeed, the company greatly relies on re-insurance to the extent that more than 85% of its work is based on it. If it wasn't for this commercial insurance, the company would not have continued.

A: All types of commercial insurance are Haram (prohibited), as they entail Riba, Gharar (undue uncertainty), and devouring people's properties wrongfully. This kind of insurance does not come under the category of the cooperative insurance permitted by the Council of Senior Scholars. There should be nothing to go back to the subscribers because of the insurance and they should subscribe with the intention of helping the needy not making investments. As to the case of the commercial insurance, the subscribers enter into the agreement with the intention of investing money and taking part in the interest-oriented dealings done by the company. The two kinds of insurance are mixed to confuse people and lie to the scholars. You should be aware of these tricky operations. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19406

Q: Attached is a promotional advertising paper for the services of the United Company for Installment Sale. This company calls people to insure their cars

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against accidents, injures and damages. The company claims that this type of insurance is considered cooperative insurance and to deceive ordinary people, they claim that the Council of Senior Scholars has issued Fatwas with the permissibility of this type. I hope your Eminence will explain the right view on this issue, publish your Fatwa in newspapers and magazines and explain to us the permissible and the impermissible insurance to enlighten people in this regard. May Allah protect you and lead you to do what is good and right and peace and blessings of Allah be with you!

A: The type of insurance mentioned in the enclosed paper ascribed to the Cooperative Insurance Company and United Company for Installment Sale, is an unlawful commercial insurance upon which applies the resolution issued by the Council of Senior Scholars no. 55 in 4/4/1397 A.H. The insurance company tries to deceive people by mentioning that the Council of Senior Scholars has admitted cooperative insurance as a permissible type of insurance just to justify its activity. The Permanent Committee for Scholarly Research and Ifta' has issued a statement that has been published in some magazines explaining to people that this is deceit and falsification. The statement reads:

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A Statement from the Permanent Committee for Scholarly Research and Ifta' with regards to Commercial Insurance and Co-operative Insurance

All Praise is due to Allah, The Lord of the Worlds and peace and blessings be upon our Prophet Muhammad, his family and Companions. To commence: The Council of Senior Scholars has issued a resolution that prohibits all types of Commercial Insurance because commercial insurance involves great risks and consumption of people's financial rights which are all prohibited according to the sanctified Shari`ah and are utterly forbidden. Also the Council of Senior Scholars has issued a resolution of the permissibility of a type of Co-operative Insurance, in which benevolent people donate money to help the needy and stricken people. They do not aim at generating profits, increasing capitals, nor investment revenues. By helping the needy, the benevolent people seek reward from Allah (Glorified and Exalted be He) and do not aim at making worldly revenues. This type of insurance is lawful according to Allah's saying: ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴾ and according to the saying of the Prophet (peace be upon him): ﴾Allah helps His slave as long as the slave helps his brother.﴿ This matter is very clear and there is no doubt about it. However, lately

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some institutions and insurance companies deceive people and obscure facts by calling unlawful commercial insurance "cooperative insurance". Moreover, to deceive people and propagate their companies, they claim that the Council of Senior Scholars views that this type of insurance is permissible. The Council of Senior Scholars is by far above approving it. The Council's resolution is clear in separating between Commercial Insurance and Cooperative Insurance. Changing names does not change facts. We issued this statement in order to explain this deceit and falsification to people. May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

The general Mufti of the Kingdom of Saudi Arabia, Chairman of the Council of Senior Scholars and Chairman of the Permanent Committee for Scholarly Research and Ifta', `Abdul `Aziz ibn `Abdullah ibn Baz

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 4997

Q 1: We import some goods from abroad. Sometimes we receive these goods with something missing. This can be due to a number of reasons: they might have been stolen

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from the ship or the port dock; they might also have been lost or delivered to another person by mistake, or any other form of damage, such as being thrown by the captain of the ship in the sea, because he thinks this is safer for the ship, in addition to other forms of damage we might be exposed to when importing the goods or claiming the compensation for the damages from the port administration, the ship owners, the port of loading or others that might have caused this damage. It is a difficult and expensive task for us, and it needs a long time to do. So, the company claims the damages on our behalf, as they have specialized lawyers all over the world who can undertake this job and reclaim the cost of the stolen, lost or damaged goods from the person responsible for it, in return for a percentage of their value, about 1/3% of a Riyal of the total value. This agreement is concluded at the time of ordering the dispatch, and before shipping it. They take their wages for the dispatch, whether a loss is discovered in the goods or not. Is this form of agreement permissible? Given that if we sign this agreement, we guarantee that nobody will do injustice to us and we will not lose our rights, whether at home or abroad.

A: If the reality is as you have mentioned, this contract with the company

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is invalid, because it entails uncertainty and risk. The company that is going to claim the value of lost or damaged goods is going to take the money agreed upon even if the goods are delivered safely to their owners. They might also pay more or less than the sum of money agreed upon if there is a problem with the goods. The claim that the goods owners are not done injustice anyway is not true, as they might pay the money agreed upon to the company in return for nothing if the goods are safe. The company might also fail to reclaim the value of the damaged goods, unless they pay it on their own responsibility as a debt. This is another risk which might be added to the first one. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 18017

Q: Could you kindly advise us about the following topics: Firstly: We have a medical center in Tabuk which offers

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medical services for the citizens and others in return for a small amount of money equaling 50 riyals to make the necessary examination for patients, but we want to make a program for low-cost medication for the patients who frequently visit the dispensary all year long as follows: A subscriber only pays a fixed amount determined by the administration which includes medical examination whenever the subscriber wants to have himself examined three times a month during the period of subscription. In addition to the following features: 1- Having a 5% discount on medication. 2 - Having a 15% discount on surgical operations in one of the private hospitals. 3- Having a 20% discount on getting medical analyses and services inside the center. 4- Having a 5% discount on teeth works. As for the cost of subscription in the program per person, it is 580 riyals, but when the whole family subscribes in the program, they pay 475 riyals yearly per person.

Secondly: A program for following up pregnant women from the first day of pregnancy until the time

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of delivery for 800 riyals including all the necessary medical analyses related to pregnancy during the period of pregnancy and also the frequent visits to the gynecology and obstetrics clinic two or three times a month. In the last month of pregnancy, once a week according to a special timetable which is given to pregnant women with two free follow up visits after delivery to make sure of the mother's health and giving the baby a card for free treatment for one full year at the pediatric specialist clinic. Thirdly: the healthy baby program, and the cost of this program is 490 riyals. It includes examining the child for one year which is the duration for the subscription in the program in addition to a 20% discount on the services offered inside the center such as x-rays, analyses, and simple surgeries and a 15% discount on major operations in one of the private hospitals. It is the right of a child to have himself examined three times a month during the period of subscription.

A: This act is a kind of commercial Health Insurance which is prohibited, as it is one of the gambling contracts. The amount which a person pays to get a discount for a year, less or more, may be useless if a person does not need the clinic during this period, so he pays that sum and the medical center gains.

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On the other hand, a person may benefit many times more from the money he paid, and in this case

the medical center loses. So the one who benefits wins, and the one who does not benefit loses, which is a clear act of gambling according to the Qur'an, as Allah says: (O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.) The money in these transactions is used for deceit and (The Prophet (peace be upon him) forbade Bay' Gharar (uncertain sale)) May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. 18047

Q: the takaful Islamic Insurance Company affiliated with Dar Al-Mal Al-Islami (DMI) submitted a proposal to the employees of the Muslim World League. Some Muslim brothers in the league refrained from subscribing lest this should be invalid and requested to know your Eminence's opinion on the permissibility of this

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subscription in light of the text stated in the company's proposal. The Islamic Arab Insurance Company (IAIC) has also submitted a proposal for car accident insurance. We hope that your Eminence would be kind enough to clarify the Shari`ah's (Islamic law) viewpoint on participation in the offer of the first company (copy of the offer attached) and the participation in the second offer (copy of this offer also attached), in light of the detailed description of both offers.

A: The insurance offer mentioned in the attached data with the letter of his Excellency the Secretary General is a commercial insurance that is prohibited by Shari`ah (Islamic Law). Unlike cooperative insurance, it does not aim at realizing profit; rather it is intended to remove harm from others, but this form is not the type mentioned in this offer. For additional benefit, we bring forward the text of the two decrees issued by the Council of Senior Scholars regarding commercial and cooperative insurance:

Decree No. 55 dated 04/04/1397 A.H

Praise be to Allah, Alone. Peace and blessings be upon the Last Prophet, his family, and Companions, and whoever follows his path till the Day of Judgment. In the light of the letter of His Majesty King Faysal ibn `Abdul-Aziz

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Al Sa`ud (may Allah be merciful with him) no. 22310, dated 4/11/91 A.H addressed to his Honor Chairman of the Departments of Scholarly Research and Ifta', requesting that the Council of Senior Scholars study the insurance issue. Accordingly, it was decided to include it in the agenda of the fourth session. The Permanent Committee for Scholarly Research and Ifta' researched the issue which includes two points:

First: Insurance defined, basic principles and types, basic structure and description, forms of documents, and similar prerequisites upon which legal decisions - permission or prohibition - are based.

Second: Citing the different views of scholars on its ruling, their arguments, and the counter-evidence raised.

In the sixth session of the Council of Senior Scholars held in Riyadh from 4/2/95 A.H., the following documentation was presented:

1- A copy of the decree issued by his Eminence Shaykh Muhammad ibn Ibrahim Al Al-Shaykh the General Mufti (Islamic scholar qualified to issue legal opinions) of the Kingdom of Saudi Arabia, and the Chief Justice (may Allah have mercy on him) no: 2/575 dated 18/8/1388 A.H. regarding the

judgment issued from Jeddah Court on the subject of insurance between (American life) company and Badawy Husayn Salim and the objection brief presented to Sheikh `Ali Al-Khafif, member

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of the Islamic Research Academy in Egypt for the cited ruling.

2- The research prepared by the Permanent Committee for Scholarly Research and Ifta'.

3- A statement issued by the advisors of the board of Ministers: Doctor Zhafir Al-Rifa`y and Ibrahim Al-Sa`id no: 449, dated 26/11/1390 A.H.

4- The briefed research issued by the Islamic Research Academy in Cairo on 1392 A.H. prepared by his Eminence Sheikh Muhammad Ahmad Faraj Al-Sanhury, member of the Islamic Research Academy in Egypt, that includes a declaration of the research phases on all insurance types, and a statement of the opinions of many jurists, economists, and social experts in the Islamic nation.

5- The material presented by Mustafa Ahmad Al-Zarqa' and `Eissa `Abduh regarding this subject. The council summoned them according to the tenth article of workflow regulations of the Council of Senior Scholars, and the permanent committee affiliated thereto under the Royal Decree no 1/137 dated 8/7/1391 A.H.

After reviewing all the documents stated, the Council discussed the evidence

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of advocates of its permissibility and those in opposition, along with those holding views which detail certain stipulations under specific conditions who permitted some types of commercial insurance and prohibited others. After discussion and mutual exchange of views, the predominant majority decided that commercial insurance is forbidden based on the following legal interpretations:

First: The contract of commercial insurance is one of the potential financial commutative contracts that includes excessive Gharar (uncertainty), for the insured person would not be able to recognize what they will give or take at the time of signing the contract. They may pay one or two premiums, then a disaster occurs resulting in their entitlement to have what the insurer has committed to pay. On the other hand, the disaster may not occur, in which case the insured pays the premiums in full without taking anything, and the insurer will not be able to identify the portion to be given or taken regarding every individual contract. Therefore, it is mentioned in the Sahih (authentic) Hadith that ﴿The Prophet (peace be upon him) forbade Bay` Al-Gharar (uncertain sale)﴾ .

Second: The commercial insurance contract is a form of gambling, for the risk included in financial commutation, experiencing unjustifiable loss for no reason, realizing profit for no return, or for an unsuitable return. The insured may pay a premium then

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an accident occurs resulting in the insurer paying the whole amount of the insurance premium. The accident also may not take place at all, and yet the insurer will still have the premiums for no return. Taking for granted this contract includes Jahalah (lack of knowledge) which is also considered a form of gambling that falls under the general prohibition of gambling mentioned in His Statement (Exalted be He): ﴿O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴾ and the other related Ayah.

Third: The commercial insurance contract comprises both forms of Riba: Riba Al-Fadl (usury of

excess, selling an item for another of the same type, on the spot, but in excess) and Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment), for if the company pays the insured, their heirs or due payee more than what was paid by the insured, this is Riba Al-Fadl. Similarly, as the insurer pays the insured sometime after signing the contract, this represents Riba Al-Nasi'ah. However, if the company pays the insured as much as they pay, this represents Riba Al-Nasi'ah only and both forms are prohibited by (Qur'anic) Text and Ijma` (Consensus).

Fourth: The commercial insurance contract is a form of prohibited bet, for both (forms) include Jahalah, Gharar and gambling. The Shari`ah (Islamic Law) only permits the bet that backs the cause of Islam and proves useful to its victory. The Prophet - peace be upon him - restricted the lawful bet in three matters

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in his statement (peace be upon him): ﴾Bets are only allowed on camels, horses, or spear throwing.﴿ However, insurance is neither a form of these nor similar to them. Therefore, it is prohibited.

Fifth: The Commercial Insurance contract involves taking others' money for no return which is prohibited in commercial commutative contracts, as it falls under the general prohibition stated in His Statement (Exalted be He): ﴾O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent.﴿

Sixth: The Commercial Insurance contract includes unjustified commitment not prescribed by Shari`ah. The insurer is not the cause of danger occurring, rather, they only contract with the insured to guarantee any possible danger in return for a sum paid by the insured to them, without any work done by the insurer and this is Haram (prohibited).

As to the arguments of the advocates of absolute permissibility or just some types of commercial insurance contracts, the following is a reply to them:

a- Raising Istislah (considerations of public Interest) is invalid, for the legal interests in Shari`ah are three categories:

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- The interests that are legally considered, then they form a legal proof.

- The interest that has no legal evidence either to support or refute, thus they are Maslahah i.e. indefinite or uncertain. This category is an object of Ijtihad (juristic effort to infer expert legal rulings).

- The interest rejected by Islamic law. Since commercial insurance contracts entail Jahalah, gharar, gambling, and Riba, they are nullified by Shari`ah, for the prevalence of evil over benefit achieved.

b- The basic rule of permissibility is not acceptable evidence here, for the legal evidence of Qur'an and Sunnah rejects commercial insurance contracts. However, acting in accordance with the basic rule of permissibility by the non-existence of counter-evidence is nullified because legal proof is available.

c- Likewise, the rule that "Necessities make prohibitions permissible" may not be used as a legal indication here because the permissible means of lawful earnings prescribed by Allah are more than the prohibited ones, since there is no recognized necessity that can force on the application of the insurance rendered to be prohibited by Shari`ah.

d- It is invalid to use `Urf (custom) as a legal indication, for `Urf is not of the sources of legislation. It represents a basis for applying them and understanding the aim of

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the wordings of texts, people's oaths, news, litigation and things needed to identify the intention of words and deeds. Therefore, it (`Urf) does not influence the legal proofs clearly indicating the prohibition of insurance; thus, it (`Urf) is not taken into account if they exist.

e- Arguing that commercial insurance contracts are a type of speculation contracts and the like is invalid. The speculation capital is kept in the possession of the owner, on the other hand, what the insured pays exchanges possession from the owner to the company, according to the insurance system applied. Moreover, the capital of speculation is bequeathed to the heirs of the speculator after death, contrary to the insurance system where the heirs have the right to the insurance sum even if their insured only paid one premium. In other cases, they do not have any entitlement if the beneficiary is another person other than the insured or their heirs. The returns of speculation are divided amongst the two partners according to a percentage unlike the case with insurance where the profit and loss on the capital return to the company, and the insured person only has the insurance sum or an indefinite sum.

g- Comparing insurance contracts (in permissibility) to Wala' Al-Muwalah (a contract that used to be issued between the manumitter and the slave during Jahililyah (pre-Islamic time of ignorance) and the beginning of Islam by which they agree to support and inherit from each other) according to the opinion of the advocators is

invalid. These differences between them, amongst which is that insurance companies aim at realizing financial profit that is mixed with Gharar, gambling, and clear Jahalah is unlike Wala' Al-Muwalah contract because the primary aim of this contract is to promote brotherhood in Islam, cooperation, and support for better or worse in any situation; thus, any profit realized is coincidental.

h- Comparing a commercial insurance contract to a binding promise according to those who permit it is also invalid, due to the differences between them. For example, the promise to lend or bear loss is an act of sheer goodness, thus fulfilling it is either obligatory or considered noble. This is clearly unlike insurance contracts, for they are commercial commutations motivated by profit. Therefore, the excuses for Jahalah and Gharar in donations do not apply.

i- Comparing the contracts of commercial insurance to the guarantee of unknown and expected things in future is invalid, due to the differences between them. For example, the guarantee is a form of donation meant as a favorable gesture unlike the insurance of a commercial exchange meant to realize profit whose results, if good, would not be

a result intended. Legal judgments, however, shall be based on the original intention, not the result expected, so long as the result is not initially intended.

j- Comparing commercial insurance contracts to the road-risk guarantee is invalid, for the differences mentioned in the previous evidence.

k- Comparing commercial insurance contracts to the retirement system is invalid, due to the differences between them. The payment given at retirement is a right that the ruler has pledged to give his subjects out of his responsibility for them. He also considers the accomplishments of the employee in serving the nation, and establishing a system for them taking into consideration the benefit of those close to the employee. Since there is a need for them, therefore the pension system is not considered a financial commutation between the government and its employees. Accordingly, there is no similarity between it and the insurance that is considered a commutative, commercial, financial contract intended to exploit the insured and realize illegal profit from them. The pension is a

right the responsible governments commit themselves to fulfill and pay their dutiful citizens, as a reward for their accomplishments. Also it is a manner of cooperation

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in return for their physical and intellectual contribution, and the expenditure of much of their time for the sake of raising the Ummah.

l- Comparing the commercial insurance system and its contracts to the rules of 'Aqilah (the family of the killer) is invalid, due to the differences between them. For example, the `Aqilah only assumes the Diyah (blood money) in case of involuntary manslaughter and quasi-deliberate homicide between it and the perpetrator by way of kinship, support, interconnection, cooperation and good will, even if it is done for no return. However, commercial insurance contracts are for business profits that are based on direct financial commutations, that have nothing to do with service, or good will.

m- Comparing commercial insurance contracts to the protection contracts is invalid, due the differences between them. Security is not the object of contract in both cases, but for the insurance contract, the premiums and the insurance sum are the object of the contract; whereas wages and guards' work are the object of the contract in guarding, and security. It is an objective and a result, or else guards would not deserve their wages in case of the loss of guarded items.

n- Comparing insurance to a deposit is invalid due to the differences between them. In the case of a deposit, the charges paid represent a return for the entrusted person to keep the deposit in their trust for protection. This is unlike insurance because what the insured person pays

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to the insurer is not a return for a task or assignment that entails a benefit to the insured; rather it is a guarantee for safety and security, and the commutation condition is invalid, as it nullifies the contract. If the insurance sum is made in return for the premiums, it becomes a commercial commutation in which the insurance sum or term is not known, thus it differs from the wage-based lease contract.

o- Comparing insurance to what is known in the case of cotton traders and weavers is invalid, due the difference between them. The origin is a cooperative insurance, which is a clear cooperative agreement; whereas the case here is commercial insurance, or a commercial commutation. Therefore, the analogy is invalid in this case. However, the decree has been postponed by the majority till the alternative for commercial insurance is examined. In the tenth session of the Council of senior Scholars, the council will have read what has been prepared by some experts regarding the alternative to commercial insurance, and those who agree on the prohibition of commercial insurance have decided to issue the decree, as the board has decided - except for His Honor Sheikh `Abdullah Ibn Mani` - to issue a decree regarding the permissibility of cooperative insurance as a substitute for commercial insurance. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Council of Senior Scholars

The chairman of the tenth session

`Abdul-Razzaq `Afify

`Abdul-`Aziz ibn `Abdullah ibn Baz	`Abdullah ibn Muhammad ibn Humayd	`Abdullah Khayyat
Muhammad Al-Harkan	`Abdul-Majid Hasan	`Abdul-`Aziz ibn Salih
Salih Ibn Ghusun	Ibrahim ibn Muhammad Al Al-Shaykh	Sulayman ibn `Ubayd
Muhammad ibn Jubayr	`Abdullah ibn Ghudayyan	Rashd Ibn Khunayn
`Abdullah ibn Qa`ud	Salih Al-Luhaydan	

Decree no. 51 dated 4/4/ 1397 A.H.

Praise be to Allah, Alone, and peace and blessings be upon the last Prophet. The Council of Senior Scholars has studied the research prepared by a group of experts, in its 10th session which was held in Riyadh in Rabi` Al-Awwal, 1397 A.H., regarding the available substitutes for commercial insurance and the principles on which it is based to achieve the cooperative legal goals for which the substitute was founded. In addition to know to what extent it can be a legal substitute for all kinds of commercial insurance. After studying, discussing, and deliberating on the research,

the council has decided, except for Shaykh `Abdullah ibn Mani` that cooperative insurance is permissible and can be a substitute for commercial insurance to fulfill the following needs according to Islamic Shari`ah:

First, cooperative insurance is a donation contract that aims at cooperation and participation in bearing responsibility when a catastrophe occurs through people's contribution with a sum of money allocated to compensate those who suffer some sort of affliction. Those who support this kind of insurance do not seek profit from others' wealth. They aim at warding off danger and bearing loss.

Second, cooperative insurance is free from both kinds of Riba (Usury); Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess) and Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment). The contracts of the contributors are not usurious and the installments that are collected are not used in usurious transactions.

Third, those who contribute to cooperative insurance are not harmed if they do not know the returning benefits of the insurance. Therefore, there is no risk, Gharar sale (uncertain sale), nor gambling unlike commercial insurance which is

a financial commutative contract.

Fourth, those who contribute or their representatives invest the installments that are collected to fulfill the purpose for which this kind of insurance was established whether this endeavor of investment is done voluntarily or in return for some fees.

The council, except for his Eminence Shaykh `Abdullah ibn Mani` were of the opinion that cooperative insurance should be through a cooperative insurance company acting as follows:

1- To abide by Islamic economic thought which allows individuals to establish various economic projects. The country plays an integral role to fulfill all that the individuals failed to achieve and it works to observe and guarantee the success of these projects and the safety of its operations.

2- To abide by cooperative insurance thought that requires contributors to manage the project independently from governmental authority.

3- Training contributers to practice cooperative insurance, founding individual initiatives and making use of personal incentives. There is no doubt

that the contributors' participation in the administration will make them more careful and keener to avoid the dangers which they collectively seek to compensate. Consequently, participation will help to make collective insurance successful because avoiding hazards will make them pay less installments in the future as the occurrence of hazards will burden them to pay larger installments. Mixed participation does not cause insurance to be like a gift or donation from the state to the people who will benefit from it; rather, it is participation for their benefit in order to protect and help them as they are the actual beneficiaries. This is a positive attitude as the members of the cooperative appreciate the role of the state but at the same time this does not release them from responsibility.

The council, except for his Eminence, Shaykh `Abdullah ibn Mani` held the view that in order to apply cooperative insurance, the following should be taken into consideration:

First, a cooperative insurance company should have various branches in all the cities of the Kingdom of Saudi Arabia. The company's departments should be divided according to the types of hazards which the insurance will cover and according to the various professions of the contributors, for example, a department for health insurance,

another for pensions paid in cases of physical disabilities and old age, a department for merchants, one for businessmen, one for students, and one for the self-employed such as, engineers, doctors, lawyers, and so on.

Second, the rules of this cooperative insurance company should be flexible to a great extent and far removed from all complications.

Third, the company should have a board of directors to establish its policy, rules and decisions that are in conformity with the rulings of Shari`ah.

Fourth, both the government and the contributors should choose one of the members to represent them inside the board of directors. The government's representative will supervise and make sure that the company policy is put into practice and keep it far from manipulation and loss.

Fifth, if the fund is insufficient to cover the hazards and will require the installments to be increased, the country and the contributors should bear this increment. The council, except for Shaykh `Abdullah ibn Mani` held the opinion that a group of experts specialized in this field, who are chosen by the government, should set the policy of this cooperative company,

and after finishing their research, it should be refered to the Council of Senior Scholars for study and application in accordance to Islamic law. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

The Council of Senior Scholars

The President of the 10th session

`Abdul-Razzaq `Afify

`Abdul-`Aziz ibn `Abdullah ibn Baz	`Abdullah ibn Muhammad ibn Humayd	`Abdullah Khayyat
Muhammad Al-Harkan	`Abdul-Majid Hasan	`Abdul-`Aziz ibn Salih

Salih Ibn Ghusun	Ibrahim ibn Muhammad Al Al-Shaykh	Sulayman ibn `Ubayd
Muhammad ibn Jubayr	`Abdullah ibn Ghudayyan	Rashd Ibn Khunayn
`Abdullah ibn Qa`ud	Salih Al-Luhaydan	

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19399

Q: Some private companies and businesses offer

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medical insurance to their employees and their families. To provide this service, they make an agreement with some private hospitals and the agreement is as follows: (i) The company pays the hospital a fixed monthly amount of 100 Riyals for each employee, regardless of the number of times they visit the hospital to have treatment. (ii) The hospital is responsible to treat the employees, giving them the necessary medications and performing surgery for them when necessary. It is important to mention that the hospital spends more than 100 Riyals some months on treating an employee, especially when the person has an operation. At other times, an employee may not visit the hospital at all and thus, does not benefit from the 100 Riyals or benefits only from a small amount. The question now is: First, is this type of medical insurance permissible or does it involve uncertainty and deception?

Second, does this kind of insurance fall under the permissible Ji`alah (payment for a permanent job, not a fief) as some researchers have said (i.e., Majallat Al-Buhuth Al-Fiqhiyyah Al-Mu`asirah, Contemporary Jurisprudence Research Journal, issue no. 31)?

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Third, what are the characteristics of a lawful cooperative medical insurance ?

A: The transaction mentioned in the question falls under the category of prohibited commercial insurance, which involves uncertainty, deception and devouring people's money falsely. The permissible cooperative medical insurance is to establish a charity fund that is paid to help the needy and sick people without the donor expecting any financial benefit from it. Giving the money to the fund should only aim at helping the needy, and hoping for the Reward of Allah (Exalted be He). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first and second questions of Fatwa no. 4306

Q 1: When we buy some medicine, we submit the necessary documents to the social insurance to prove that we have paid its price, then it reimburses us. Is this permissible? Please bear in mind that the company we work for deducts a fixed amount from our monthly salary and pays it to the social insurance.

A: This is a type of medical insurance and it is not permissible for you to have life insurance with social insurance or any other place, as this involves uncertainty, deception and devouring people's money falsely. However,

if the social insurance department keeps the amounts you pay and gives them back to you at times of need or at retirement, there is no harm in that. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Q 2: what is the ruling on car and commercial insurance?

A: Insurance is not permissible, as it involves gambling, uncertainty, deception and devouring people's money falsely. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
\`Abdullah ibn Qa\`ud	\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

Fatwa no. 4560

Q: what is the Shari'ah (Islamic law) ruling on health insurance? The insured person pays a monthly or annual sum of money to the insurance company in return for the insured person receiving treatment at the company's expense, whenever necessary. If there is no need for the insured person to have any treatment, the premiums that they paid will not be returned.

A: If the case is as you mentioned, it is then not permissible because of the risk and uncertainty involved. The insured person may become ill many times, they can get treatment

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costing more than the total paid amount to the company, with them not being obliged to pay the difference. On the other hand, they may not be ill for a month or two, for example, and the company will not return what they paid over that period. These dealings are seen as a type of gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 7723

Q: Some companies which have Islamic names such as the Islamic Insurance Company etc. offer transactions of possessions, car, body, and life insurance; attached is a copy of such offers. Is it permissible for us to join these forms of insurance or not? On the other hand, is it permissible for Muslims who live in non-Muslim countries to have health insurance and insurance against the loss of money and possessions? It may be worthy mentioning that Muslims living in non-Muslim countries are not entitled to receive any medical treatment or health care unless they are covered by health insurance. What is the ruling on life, body,

money, possessions, and car insurance in Muslim countries?

A: A- It is impermissible for Muslims to have insurance against illness whether they live in Muslim or non-Muslim countries because this involves excessive uncertainty and gambling. **B-** It is impermissible for Muslims to have life, all or part of body, possessions, or car insurance whether in Muslim or non-Muslim countries. This is because the foregoing is a type of commercial insurance which is Haram (prohibited) because it involves excessive uncertainty and gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa No. (9580)

Q 1: As students in the USA, the embassy insures medical treatment for every student (through insurance), i.e. the embassy pays an insurance company a certain sum of money for each student. Thus, every student has his own health insurance card. What is your opinion on this, bearing in mind that treatment costs are

exorbitant. Moreover, there are some very poor Muslims who study or live in the USA who may sometimes be infected with dangerous diseases whose treatment is so exorbitant that they cannot bear the hospital costs and there is no one who can bear such costs on their behalf. In such a case, may we help them through letting them go to the hospital using our health insurance card or, should we leave them helpless? I will give you an example of exorbitant costs: one person is billed more than 4,000 dollars for staying in a hospital under care for one week.

A: First, health insurance falls under commercial insurance which is prohibited. **Second,** giving a health insurance card to an unregistered person to be treated is forgery and lying which is impermissible. However, you may help him by giving him some of your own money according to your capacity. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19407

Q: We opened a dispensary five years ago. Since the beginning, we have been keen to help patients in various ways, including issuing a range of discount cards. Among these is a card entitling a patient to a free checkup and a great discount on services. The card is given to whoever the administration considers to be deserving and is given in the name of cooperation or compliment. There are also golden discount cards as well as discounts to most governmental sectors and others. Cards were granted for free throughout the past years. However, taking many things into consideration such as: 1- the cost of printing, enveloping and preparing cards, 2- beneficiaries frequently losing cards requiring an alternative to be printed, and 3- beneficiaries taking little care of the value of the card as it is free and easily substituted, a new card (VIP) was issued. In fact, this card also costs the dispensary a lot as it goes through many stages of production such as innovation, study, design, printing and proofreading,

follow-up with printers and the stages of issuing the card which in turn entails preparing, writing, enveloping, and registering the card in relevant schedules, delivering it to the beneficiaries and receiving requests from them. Actually, this occupied a lot of workers and incurred many expenses. Therefore, we assigned a paltry price (50 Riyals) for issuing the card in order to cover the expenses and redress the efforts that have been exerted and time that has been wasted. We were keen to assign a paltry price so that beneficiaries can obtain them and enjoy the discounts and privileges they have, including: 50% discount on checkup, 25% discount on delivery and internal surgery, 30% discount on services (radiography, lab, emergency) and 40% discount on dental treatment and fastening. Such privileges are applicable to card holders as well as all family members regardless of their number. They are for one year starting from the date of issuance. The question is: Is the price of the card received by the dispensary in return for the costs it incurs as well as the efforts it exerts ill-gotten money that may not be circulated? Please, note that the beneficiaries ask for it themselves and make use of it on the first

visit of one person outweighing what they pay. It applies for an entire year and covers all family members. In fact, the beneficiary makes use of it outweighing its price tenfold. Moreover, no beneficiary requests a card unless he has already come to the dispensary for treatment and knows what it has to offer, and this makes him certain that it will save more than its price in one visit. Furthermore, there is no beneficiary who does not make use of the card he requests. In addition, any beneficiary has the right to have back what he pays at any time if he does not make use of it. Consequently, a beneficiary may not be deceived as he may or may not make use of a discount outweighing its price. If the

case is the latter, he may return it and take back its price after deducting the actual printing cost which may not exceed 9 Riyals. Therefore, we would like Your Eminence to give us a fatwa on the issue so that we may not commit a forbidden act while being unaware.

A: What you are doing falls under the category of commercial health insurance which is prohibited as it is an aleatory contract. The insurer pays a sum of money to receive a discount for one year or more or less which he may never make use of as he does not need to go to the dispensary during that period. In this case, he loses his money to the advantage of the dispensary. He may also make great use of it outweighing many times the sum he paid.

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In this case, the dispensary is the loser. Thus, the one who benefits, in fact, wins the bet while the other one loses the bet, which is the core of gambling that is strictly prohibited by the Qur'an. Allah (Exalted be He) says, ﴾O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴿ Furthermore, money as such is a means of deception. ﴾The Prophet (peace be upon him) forbade Bay`-ul-Gharar (uncertain sale).﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. (18067)

Q: We represent a Saudi institution that is working in the field of trade. We want to found a company aiming at covering treatment costs and the costs of some surgeries for citizens and other Muslims in the Kingdom. We would like to be enlightened about the way to do this according to Shari`ah (Islamic law) as a valid alternative to the widely-acknowledged health insurance that is organized by commercial insurance companies. We will provide Your Eminence with a presentation of the company's goals

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and how it works. We hope that you have time to examine them and direct us towards how to achieve these goals which have become greatly needed by many people bearing in mind the high cost and variety of treatment. The following is a statement of the company's goals: The idea behind the company is to achieve cooperation and consolidation through donation in order to meet the health needs of all citizens according to a bases that coincides with Shari`ah (the principle of cooperation to spread risks). The company's elements are based on the following bases: 1- Establishing a fund that is represented in the legal attribute of the company that is to fund individuals with Shar`y (Islamic legal) personal attributes. The fund is to contain sums of money on request to be spent on the needs of subscribers in the fund, including health services and surgeries within limits that are defined by those in charge of the company. This is to secure the provision of treatment to all subscribers equally and justly and to cause no deficit in the fund that may violate its goals and the principle of just equity in bearing risks for all subscribers. 2- The how-to of financing: A defined sum of money is to be paid annually at the beginning of every year by an individual that is called a share. The principle of

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share independence is applicable to each family member. The contribution of each family member is discretionally defined according to the needs and potential health condition of the individual. The shares of one family member is assembled in one subscription form which cites in detail the value of each individual's share and bears one family number. There is a deducted cost in return for opening the form (such as the salary of fund officials) provided that it does not exceed 150 Riyals per form. 3- The company opens known and advertised bureaus in principal regions of the Kingdom as well as other regions according to need that is based on the number of subscribers in every region. 4- The company contracts with the best private sector hospitals and treatment centers in all parts of the Kingdom in order to provide every subscription membership form holder with the highest quality services in accordance with health and administrative bases Member between the hospital and the company. 5- The individual (every independent form holder) receives a treatment visit coupon twice a year to any hospital or treatment center. The company incurs all treatment costs following from

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the coupon subject to the agreement referred to in the previous clause. Moreover, a family may have no less that 6 and no more than 10 coupons for the same purpose. 6- The company incurs all minor surgeries such as (to be defined by a medical committee) for every subscription-fee-paid form holder. 7- The subscriber shall be given the option to have, from the company, coverage for the costs of major surgery within and outside the Kingdom within the limits of no more than 10,000 American dollars and no less than 7,000 American dollars. This entails payment of a sum of money added to the form price under the item of major surgery share, which is defined after being studied. 8- The company undertakes to return 25% of the fund surplus after each annual budget to all subscribers who did not have any treatment services or surgery coverage. The subscriber's right to this percentage is forgone if they have used (all or some of) the treatment coupons. 9- The company's budget is issued annually by an auditor and is submitted

to any subscriber requesting it. 10- After returning the referred-to percentage, the remaining surplus is considered the company's administrative expenses, workers and supervisors, including founders, salaries and expenses of any future expansion of services.

A: In fact, ramattan Project for Health Services, that is based on the abovementioned clauses, is a type of insurance organized by commercial insurance companies, regarding which a decree was issued by the Council of Senior Scholars, another by Islamic Fiqh Academy of the Muslim World League and a third by the Islamic Fiqh Academy in Jeddah as well as fatwas of Permanent Committee for Scholarly Research and Ifta to the effect of prohibiting all types and forms of commercial insurance, whether it be for life, property insurance or otherwise. Thus, the Committee gave the fatwa that the idea of Ramattan Bureau for Health Services is impermissible as it stands for an aleatory contract, betting and eating up people's property unjustly. Allah (Glorified and Exalted be He) says: ﴾Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression.﴿

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Member	Member	Member	Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. (16048)

Q: I would like to submit to Your Eminence an important topic related to insurance against dangers. The Public Institution of Social Insurance enjoins individual institutions and companies to insure against dangers, regardless of whether those who work for such commercial or service institutions are exposed to potential danger or to little or no potential danger. This is done on the pretext that it is a law that must be abided by and that monthly installments have to be paid to the Public Institution of Social Insurance. This type of insurance is doubtfully prohibited being one of the prohibited contracts according to the fatwa issued by the Council of Senior Scholars in the Kingdom in its tenth session, according to its decision No. (55), held in the city of Riyadh and dated 4/4/1398 A.H. to the effect that all types of insurance are prohibited. The fatwa was supported by the decision of the Islamic Fiqh Academy that was issued in its first session held on Sha`ban 10th 1398 A.H. in Makkah Al-Mukarramah in the headquarters of the Muslim World League.

The insurance that is enjoined by the Institution is one that is based on imagining a potential danger that might happen to a worker whose nature or effect is unknown. The Institution requires that we pay a monthly sum of money for a contract representing an example of the corruption of a potential financial transaction contract. In fact, this is evidently an aleatory contract because the insurer does not know the terms of the contract or when the danger is to happen. Thus, the insurer pays installments as long as the employee continues to work with the owner, when the insured employee receives nothing. Moreover, the Public Institution of Social Insurance cannot define the amount to be given to each employee for each type of danger. Furthermore, this type of insurance falls under the category of losing without committing or causing an infringement while the company gains in return for nothing or for a return of an unknown value, amount or time. In addition, the contract falls doubtfully under Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess) and Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment). To clarify, if the Institution pays, whether to the employee or his heirs, more than the amount paid, it will fall under Riba Al-Fadl. As the Institution pays after a period of time, it also falls under Riba Al-Nasi'ah. Moreover, it is a contract based on risk as it involves uncertainty, deception and betting. Furthermore, it entails taking money from an institution owner in return for nothing. It also involves enjoining something that cannot be enjoined according to Shari`ah (Islamic law). That is to say, the insured employee has neither been endangered nor has yet caused danger. It is only the Public Institution that enjoins insuring against foreseeable danger

in return for the amount paid. In addition, it is a contract of submission involving eating up people's property unjustly without a Shar`y (Islamic legal) justification on the pretext

that it is issued by authorities even though it may run counter to Allah's Commandments. In fact, no creature shall be obeyed in disobedience to the Creator. Your Eminence, the Institution, advancing as a plea the fact that you have examined the insurance system and approved of it, deems such a contract as valid and permissible as it is provided for in the system you examined. In fact, such a plea contradicts with the decree of the Council of Senior Scholars and Islamic Fiqh Academy to the effect of prohibiting all types of insurance. Therefore, I hope that Your Eminence issues a fatwa regarding the following: Is it permissible to subscribe to the insurance of the Public institution of Social Insurance under the department of Professional Dangers subject to articles from 27-37? If impermissible, will I be sinful if I subscribe to the insurance as I am helpless and the Institution is a governmental authority that I may only submit to?

A: 1- It is impermissible for a Muslim to insure himself against disease whether in Muslim or non-Muslim countries, for it involves an aleatory contract and gambling. **2-** It is impermissible for a Muslim to insure life, body organs wholly or partially, property, a car or the like

whether in Muslim or non-Muslim countries as it falls under the category of commercial insurance which is prohibited as it involves an aleatory contract and gambling. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa No. (20629)

Q: Saudi Telecom Company's administration has recently made a contract with an insurance company to treat the Company's employees, along with their wives and children. The contract stipulates that Telecom pays a deducted sum of money in return for insuring treatment for all employees. Our question is: Is it permissible for the Telecom administration to conclude such a contract with the insurance company subject to which the administration pays a deducted sum of money as the annual subscription fees of each employee regardless of whether treatment expenses of the employee throughout the year are more or less than the fees? Is it permissible for Telecom employees to make use of treatment facilities pursuant to the contract concluded between Telecom

and the insurance company, bearing in mind that employees did not participate in the value of the contract and are not obliged to pay a part of the insurance fees?

A: The medical insurance referred to above is a type of commercial insurance which is prohibited as it stands for an aleatory and gambling contract and involves eating up people's property unjustly. Accordingly, it is not permissible for either the Saudi Telecom Company to conclude such a contract nor its employees to make use of it or join it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta

Member	Member	Member	Deputy Chairman	Chairman
Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 15088

Q 1: In 1977, I traveled from Syria to Germany to specialize in orthopedic surgery, and stayed there for six years. During this time, part of my salary was automatically deducted as a subscription to a German retirement institution that pays every subscribed physician the following: a. A lifetime retirement pension when the physician reaches 65 years old. b. A payment for each minor child.

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c. A lifetime income in case of a chronic disability. d. A lifetime income to the widow and minor children in case of death. e. A lump sum of money for the widow soon after death. However, upon the end of my residence in Germany in 1983, I had two options: 1. To end my relationship with this institution completely, and recover 60% of the total amount that I paid during my time working in Germany. 2. To continue my monthly payments in return for the benefits that I would receive in the future, which I mentioned earlier. Some people advised me to choose the second option, on the grounds that returning to Syria is not possible for me, for some personal reasons. Consequently, my family's situation will become difficult if I, for example, die or become unable to work for any reason, as they would not then have any retirement income. I was convinced by what they said on that day, so I have continued to pay the monthly payments. The surplus money that the institution collects is

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invested according to the capitalist economic system. In a report issued in 1988, the institution explained that the investments for that year were as follows: 11% in building and housing, 9% in loans from which Riba (usury/interest) was earned, and the rest from stocks and bonds. However, if I change my mind now, the institution will give me only 60% of the total amount that I have paid up to now. I am, at the moment, reconsidering all my transactions to rescind all that is Haram (prohibited) in our religion. I therefore, need a Fatwa (legal opinion issued by a qualified Muslim scholar) from you as to whether or not it is permissible to continue my payments to this institution. I hope you will give me a detailed Fatwa on this issue. May Allah reward you!

A: Take the first option, and withdraw 60% of what you have paid them, as this option is free from Riba. Also perform Tawbah (repentance to Allah) and Istighfar (seek forgiveness from Allah) for what is past.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Member	Deputy Chairman	Chairman
`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 20582

Q 1: Insurance companies offer damaged cars for sale. These cars are commonly believed to be the insurers' cars which the people give to the insurance companies to get the insurance indemnity. What is the ruling on purchasing these cars? If it is permissible, should the person have to ask the insurance company about the method they got these cars or not? Does the fact that insurance companies take the cars this way affect the ruling on purchasing them? It should be noted that these cars' papers are signed by other people who assigned the cars to insurance companies.

A: all types of Commercial Insurance are unlawful. It is not permissible to purchase the cars which the insurance company owned pursuant to the insurance contract because these cars are not the property of the company according to the Shar`.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 20616

Q: Attached is a newspaper clipping, taken from Al Riyadh newspaper, about an advertisement for a usurious transaction that deceives people who are not aware of the types of Riba (usury/interest). It says that a person can receive compensation for loss if an accident occurs in return for paying one Riyal per day. Moreover, this transaction ensures that the person will not be held accountable for the damages caused to the others by him. The following are some of the many serious consequences this advertisement has: First, taking no heed of human life.Second, wrongly devouring people's money.This act counts as one of the types of Riba which is prohibited by Allah (Exalted be He) and causes His instant punishment. Zaynab bint Jahsh (Mother of the Believers) (may Allah be pleased with her) said: (O Messenger of Allah! would we be destroyed while good people are among us? He (peace be upon him) said: Yes, when the evil predominates.) **So, I see that it is important to report this concern to you.**

A: This comes under the category of commercial insurance which is prohibited in Islam, as it entails gambling, gharar (uncertain sale), betting, and devouring people's money wrongly. The Council of Senior Scholars issued a decree prohibiting all types of commercial insurance. It is obligatory on Muslims not to take part in this insurance, and

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the cooperative insurance companies have to replace it. Moreover, the mass media are not allowed to promote it or publish advertisements about commercial insurance. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 20587

Q: This question was submitted by Shari`ah Regulations Committee in Al-Thumayri public hospital. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!) A month ago, this committee was formed and headed by the General Manager and the eldest son of the owner of the Hospital to run all the internal and external dealings of the hospital according to the Islamic Shari`ah. The health insurance topped the list of priorities of the hospital. Following, are the details of the system of this insurance. Firstly, the contract: Under this type of insurance, a monthly deductible fee (an amount specified by the terms of the insurance policy) is paid by the person whether he visits the hospital or not. The deductibles vary with the number of people enrolled in the hospital.

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For example, when the company has (100) employees and the monthly deductible may be (100) Riyals per person, the total amount the company should pay monthly is (10,000) Riyals. There are two factors that determine the deductible the employee should pay. 1- The number of employees; the more employees a company enrolls the more money should be paid by the company, and then more profit goes to the hospital and less risks are expected. 2- There are exceptions agreed upon by the hospital and the company, though not covered by the hospital, it may affect the deductible. Exceptions may be many, thus the amount decreases, and may be small, thus the deductible increases. Examples of these exceptions may include but are not limited to the following:a- Staying in intensive care for more than three daysb- Mental healthc- Chronic diseasesd- Cardiac diseasese- Organ transplant surgeryf- Fixing denturesThe more exceptions the company agrees on, the smaller the sum of money that is paid to the hospital. For instance, there is a company that has 100 employees

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and the contract of insurance has no exceptions, it will pay (400) Riyals per person. Another company has (100) employees and agrees with the hospital to write some exceptions in the contract, it will pay (85) Riyals per person. Moreover, under the conditions of the contract any party who is unsatisfied with the contract may terminate it after sending a warning notice, a month before termination. There is another condition sometimes included in the contract that the maximum annual coverage of the person offered by the hospital is 10,000 Riyals. In other words, when the cost of treatment during one year exceeds this amount, the company should pay the extra amount even if it agreed to pay a deductible. For example, the company agreed to pay 100 Riyals monthly per person; namely (1200) Riyals annually. Taking the risks into account, the maximum amount of (10,000) Riyals is set for the person as a deposit to the hospital which is entitled to ask the company to pay any extra. Secondly, forsaking this system may lead to the following bad consequences:

1- The companies do not pay the costs for their employees treatment on a monthly basis

and then may be exposed to unexpected events.

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2- They should undertake the expenses and troubles of controlling manipulation and sneaky tricks on the part of the workers.

3- They should undertake the costs of auditing the hospital bills that a company may apprehend evil practices regarding medicine bills, unjustified prices of drugs, unnecessary remedies, and the like to increase profits.

4- Removing the burden of assigning one or more auditors at the expense of the company to review the hospital bills. Thus, the hospital tries to minimize the cost of treatment in a way that does not harm the patient in order to gain more.Therefore, the company intends to enter into the agreement mentioned above. This method is beneficial for the company which would not be able to achieve this, due to its lack of experience in this field had it dealt with the bill (the company knows that this method is used by the hospitals). Although most of the hospitals and clinics use this method, we reject it to adhere to the lawful methods. As a result, many companies avoid dealing with our hospital. Kindly, be informed that this system of health insurance is the same that is studied by the cabinet and the consultative council, and is used by the companies of

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the cooperative medical insurance found throughout the Kingdom of Saudi Arabia. Please tell me the ruling on this issue.

A: Having reviewed the stated agreement, we found that it entails gambling and Gharar (undue uncertainty), and is regarded as one of the kinds of commercial health insurance. Accordingly, it is Haram (prohibited) and you are not allowed to use it. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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`Ariyah

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Fatwa no. 11131

Q: My father borrowed a needle from a woman in the year 1350 A.H., as `Ariyah (permission to benefit from a borrowed article whose use is permissible, which is eventually returned to its owner) and promised to return it to her but he has not returned it to her until now. What should we do, given that we do not know whether the woman is alive or dead? He also borrowed a jar in Makkah from one of the inhabitants of Makkah and promised to return it to him but he did not find him when he returned to him and did not know him. The jar was empty when he took it in 1360 A.H., and it is still with him. Please enlighten us in this regard, we appreciate your advice.

A: Your father has to return the needle and the jar he has borrowed to the owners. If he does not find them, he should give them to the owners' inheritors. If he fails to find the inheritors, he should sell them and give their price in charity on behalf of the owners. If later on he finds any of them, he should tell them that he gave them in charity. If they accept it, it is ok. Otherwise, he should pay them the price and it will be considered charity for him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Al-Ghasb

First question of Fatwa no. 6522

Q 1: what is the ruling on slaughtering a sheep that was taken by Al-Ghasb (usurpation)?

A: Firstly: Al-Ghasb is Haram (prohibited) for Allah (Exalted be He) says: ﴾And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.)﴿ and the Prophet (peace be upon him) said: ﴾Verily your blood, your property and your honours are sacred and inviolable.﴿ (Related by Al-Bukhari and Muslim).

Secondly:

In case the concerned sheep was slaughtered in a Shar`y (Islamic legal) way, the meat thereof may be eaten but the usurper should give its value to its owner. Besides, the usurper should make Tawbah (repentance to Allah, may He be Glorified and Exalted) and resort to Istighfar (seeking forgiveness from Allah). On the other hand, the usurper should not avail from the meat of this sheep. Rather they should give it as charity to the poor people, prisoners, and the needy. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 1168

Q 1: A Muslim helped a group of soldiers arrest a suspected slave. After arresting the slave and cuffing him, the man searched his clothes and found

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85 silver Riyals. He took them and spent them on his household due to his ignorance and poverty. What should this Muslim do to free himself from guilt?

A: If this Muslim knows the slave or someone who knows him, he must look for him to return the money to him in silver Riyals or the equivalent of their money. However, if he does not know the slave and has despaired from looking for him, he should give the silver or its monetary equivalent in charity, dedicating its reward to the owner. If at a later time, the owner of the money is found, the man should inform him about it and if he agrees, there will be no harm. However, if he disagrees and asks for his money, the money should be paid to him and the reward of the charity will be for the one who paid it. This Muslim should seek Allah's Forgiveness, perform Tawbah (repentance to Allah) and supplicate to Allah for the owner of the money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Issues related to Ghasb

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The second question of Fatwa no. 7946

Q 2: some chieftains take 10% from those who receive social insurance allowance. Anyone who refuses is threatened to be removed from the list of people receiving social insurance allowance. The chieftains can testify that such a person is not in need and the government will remove him from those receiving an allowance, while they are unaware of the truth.

A: This is not permissible. The matter is referred to His Excellency, the Minister of Labor and Social Affairs to take the necessary measures. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 1070

Q: Here in Al-Salil, we have a custom. When a married man intends to remarry, on the first night that he goes to his new bride, men and women go to his first wife and start singing at her door, beating the Duff (a tambourine-like instrument without bells) and praising her, her father and her brothers until she grants them an animal to slaughter. Then, they take the animal, slaughter it and eat it.

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However, if she refrains, they start dispraising her, her father and her brothers. I doubt this practice and wish you would give us a Fatwa (legal opinion issued by a qualified Muslim scholar) regarding its lawfulness.

A: If the matter is as you mentioned, that men and women go to the first wife's house the night her husband marries a second wife to sing, beat the Duff and praise her and her relatives, wishing to receive a sacrificial animal, and if she does not give it to them, they dispraise her and her relatives, this is a practice of ignorant and misguided people. It is a form of extorting people by means of praising or dispraising them. People give the offerings wishing to be praised and fearing to be dispraised. These are illicit means of making gains and a type of fraud to devour people's money falsely. This practice is prohibited and the rulers of these areas should exert effort to eradicate this custom with wisdom and fair preaching. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 8006

Q 2: a storehouse which contains soap, perfumes and sweets was set on fire. I was told that its owner took some items from it, and then

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people began to take items while they were still usable. Having asked a friend of mine where he got these items, he told me what happened. I told him that this is considered stealing, and that it is impermissible for him to take anything from the storehouse without the owner's permission. However, he thought that I was paranoid. I said to him, "If you try to sell these items in the market, you will succeed. They are usable, and it is impermissible to steal them. I am telling you this on my own account; I am responsible because I know that it is considered stealing, and it is my duty to warn you. May Allah guide you." Please advise so that I might be able to convince him. May Allah guide everyone; He is the Lord of the Great Throne.

A: If the situation is as you have mentioned, that the storehouse was burnt but there are still good items there, it is impermissible to take any of them without the owner's permission, whether this is considered stealing or not. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 2227

Q: Some foreigners held demonstrations, and were caught by the officials, who ordered that their shops be destroyed. Their furniture and belongings were scattered, and people began to take them. Is a person who does this considered as a sinner? Is it Haram (prohibited)? If a person has done this and wants to expiate for this, what should they do? Please advise, and many thanks to you.

A: The original rule is that a Muslim's blood, money, and honor are protected; it is impermissible for anyone to b any of those harm any by of these wrongfully, as the Prophet (peace be upon him) said in the sermon of the Farewell Pilgrimage, ﴾Your blood, your properties and your honor are as sacred to one another like the sanctity of this day of yours, in this town of yours, in this month of yours.﴿ He also said about money, ﴾The property of a Muslim is unlawful to take, unless they give it willingly.﴿ He also said, ﴾A Muslim is inviolable for his Muslim brother, as for his blood, wealth and honor.﴿ The case you mentioned, that some people held a demonstration, and the officials had their shops destroyed, does not justify others taking their belongings. If a person takes any of these, they are considered unjust, sinners, and transgressors. They should hasten to make Tawbah (repentance to Allah) and Istighfar (seeking forgiveness from Allah), and return what they have taken to their owners,

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as the Prophet (peace be upon him) said, ﴾Whoever has wronged his brother, should ask for his pardon in this world (before his death), as (in the Hereafter) there will be neither a Dinar nor a Dirham. He should secure pardon in this life before some of his good deeds are taken and paid to his brother, or, if he has done no good deeds, some of the bad deeds of his brother will be taken to be loaded on him.﴿ In case it is difficult to return the items, after thorough search, you should give it or its value in Sadaqah (voluntary charity). If you reach the owner later, tell them what has happened. If they accept this, it will be fine; otherwise, you should pay it again. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Second question of Fatwa no. 7446

Q 2: In case someone stole money and became rich, and when the Hawl (one full year) terminated they paid Zakah (obligatory charity) out of that stolen money, shall they be rewarded for paying the concerned Zakah or will they be punished

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because the Zakah they paid was out of unlawful money?

A: Such a thief has to return the stolen money to whom it is due. They should not pay any Zakah even if they are rich at the time when the Hawl terminates. This is because they are usurpers, their theft is a major sin, and they are exposing themselves to punishment in this world and in the Hereafter unless they make Tawbah (repentance to Allah). May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The second question of Fatwa no. 6135

Q 2: if a thief repents to Allah (Exalted be He), does he have to return what he has stolen or not?

A: A thief who wants to repent to Allah (Exalted be He), has to return what he stole if he still has the stolen item. If he does not have it, he should return something similar to it. If there is nothing similar to it, he has to return its value. If he cannot afford it, he has to pay it whenever he is able unless the owner of the stolen object forgives him. However repentance to Allah (Exalted be He) is obligatory in all cases. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fifth question of Fatwa no. 5383

Q 5: when a person repents to his Lord (the Exalted and Glorious) and still has financial claims on him which should be returned to people which he stole when he was ignorant of the ruling (on theft), and his financial condition does not permit him to repay them and can not ask them to free him from these charges because of the embarrassment; what should he do? Is the invocation of: "O Allah, You have many due rights..." required to be said. Is this considered a debt for which he will be punished in the grave?

A: You should render these rights to their owners as much as you can by any way you consider appropriate without their knowing that you took them, if you fear the consequences. Debts which you were not able to pay, Allah will pay them on your behalf on the Day of Judgment, if you show sincere repentance. As for the owners of rights whom you do not know, you should give the value of their rights to the poor, the needy, or some charitable projects on behalf of their owners when you are able to pay. We ask Allah to accept your repentance and help you to repay these debts during your lifetime. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The twelfth question of Fatwa no. 5091

Q 12: is it permissible for a person to take something that belongs to a sibling without permission and without returning it to him? Is it permissible to give him the price of this object without telling him that it is the price of that object or what is the source of this money?

A: It is not permissible for you to take anything that belongs to a sibling without his permission. If you take something from a sibling without his permission, you have to return it or return something that is similar to it as much as you can. There is no harm if you return it without telling him that you stole it, especially if telling him will cause trouble. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 8902

Q: I used to steal money when I was a teenager and it happened that a poor widow kept a sum of money with us as a trust. Nevertheless, I stole a sum between one hundred and two hundred riyals three or four times from that lady's money and Allah knows best. Anyway, now

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I am blessed with the guidance of Allah, the Lord of Glory and Majesty. Whenever I remember or see that lady I feel excessive sadness and remorse for what I have done. Currently I am a student. I deal very kindly with the concerned lady, I help her with whatever she needs, and I do her shopping all for the sake of Allah (Glorified and Exalted be He) but I am extremely confused regarding this matter.

A: In case the reality is exactly as you have mentioned, return this money to the concerned lady even if you do so without telling her. Otherwise, you have to ask her to waive her right in that money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11244

Q: how should a thief return items that were stolen in the past? Some people might be known to them while others are not.

A: A thief should return the items they stole to their owners. If they cannot find them, they should return them to their heirs. If this is difficult to do, they should give them as a Sadaqah (voluntary charity) to the poor on behalf of their owner. If the owner appears later, they should tell them what had happened. If they accept it, it will be fine; otherwise, they should pay them the value of the items, and they will be rewarded for the Sadaqah.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 12089

Q: A man used to be a thief. he stole a lot of money from some people, but now he has performed Tawbah (repentance to Allah), stopped committing this sin and has the intention not to return to it. He wants to return the rights of the people he knows. However, he is afraid they might hurt him or report him to the officials if he tells them directly, which will destroy his reputation. He wants to return their rights in an indirect way; whether through a trustworthy person or in some way gradually as much as he can, because his monthly salary is little. How can he return the money he stole from people whom he knows but does not remember the amount that was stolen, as this was a long time ago? There are other people he does not know, and certainly he does not remember how much he took from them so that he can return it. What should he do? This man came to me and seemed very repentant. He now wants to purge himself as much as he can. It seems that he is honest in his Tawbah, and he wants to return the rights to their owners and regain his reputation (although none can verify this but Allah).

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I think he is honest, and Allah knows best.

A: If the situation is as you mentioned, that this man performed Tawbah, stopped committing the sin, regretted what he had done and intended not to do it again, he should return the rights to their owners, even if this is done indirectly, in the way that he thinks is appropriate. This is so, provided that the owners do not think it is a gift, so that they do not reward him for it. If he does not know exactly how much he took, he should do his best to estimate it and add a little as a precaution to clear his conscience. As for those he does not know, he should give their rights or their approximate value as Sadaqah (voluntary charity), while adding a little more to clear his conscience as previously mentioned. May Allah guide him to repay his debts and accept his Tawbah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 4544

Q: in the past, i used to steal livestock when I was very poor

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and ignorant. I used to sell the stolen livestock at low prices compared to the prices of that time. Now I want to repent to Allah (Exalted be He), please Him and seek His Pardon. I hope you will advise me regarding the following: How can I give stolen livestock back to their owners while I do not know what and how many livestock I have stolen? To whom should I give them back while I do not know the owners or the inheritors of the owners? Also, I do not know the value of the stolen cattle; I do not even know whether I have to give their value at today's price or at the price when I stole them. Is there a fair way to determine their value? How can I free myself of responsibility for all the stolen livestock regardless of their unknown value and number?

A: First, you have to return to Allah (Exalted be He) in sincere repentance, abandon your sin, regret it and intend not to do it again. **Second:** you have to give back the value of the livestock you have stolen to their owners or to the inheritors of the owners at the same price when you stole them. If you know the value of the livestock, yet do not know the owner nor his inheritors, you have to give the value in charity on behalf of the owner of the stolen livestock. Later, if you come to know the owner of the livestock, you should tell him that you have given the value of the stolen livestock in charity on his behalf. If he accepts that it will be good, otherwise you will have to pay the value of the livestock to him and the reward of charity will be yours. As regards the livestock which you have stolen and you do not remember how many they were, we hope that Allah (Exalted be He) will forgive you for them. However, you have to offer a great deal of charity, do good deeds, remember Allah (Exalted be He) and seek His Forgiveness because doing righteous deeds removes the evil deeds. May Allah grant all of us sincere Repentance and forgive all Muslims.

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Allah (Glorified be He) says, ﴾And verily, I am indeed forgiving to him who repents, believes (in My Oneness, and associates none in worship with Me) and does righteous good deeds, and then remains constant in doing them, (till his death).﴿ May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 13497

Q: A young man in the beginning of his life went to an Arab country, collected ill-gotten money, and the unlawful money is mixed with the lawful money and returned home. After a while, Allah guided him to the path of integrity and righteousness, he regretted what he did and wanted to repent taking into consideration that the sum was about 2500 dinars. Now he has a sum of money equal to this and he is about to marry and does not have except this sum for marriage expenses. He has no governmental work; so what should he do? Should he give them in charity where he lives or send it to the governmental body from which he stole this money and how should he send it? Should he put them in a Masjid (mosque) or any charitable project and in what currency? 100 dollars equals 350 dinars; is it permissible to pay their value in dollars with the same value in Egyptian pounds?

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Could you kindly advise and inform me of the solution which will save him from the torment of Allah? May Allah reward you with the best.

A: It is the duty of that person to render the ill-gotten money which he earned to its owners, if it is possible for him to do so. If it is not possible, he should pay it in righteous ways on behalf of its owners. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 13595

Q 1: A woman asks: "Before I married, my father bought me a necklace. One day, when I was walking in the street with my husband, the necklace fell off." The days passed, but she did not tell her father about this. One day, her father asked her about it, and, because she was afraid of him and not fully aware - as she was young, only 14 years old - she took her stepmother's necklace and acted as if it was the same one. When she grew up and became more aware, she realized her mistake. How can she resolve that mistake, bearing in mind that her stepmother has now lost her memory, not

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literally, but she can sometimes remember things and other times she cannot? What is the solution? Pardon me for writing so much, but I wanted to make the details clear so you can give me an accurate answer.

A: It is obligatory on the woman to return the jewelry to her stepmother, even by putting it in her room if she has lost her memory. If her father asks her about her necklace, she should tell him the truth. May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 1791

Q: my father brought some goods into the house. He thought that they were Halal (lawful). However, without explaining the way these goods were gotten, I am sure that they are Haram (prohibited). Thus, I hope that your Eminence can help me get rid of such goods. I am ready to do whatever you order me to do. Should I take the concerned goods out of the house? Should I give them as charity on behalf of the people to whom they are due? Should I give their value to charity? Regarding my father, what should he do? Istighfar (seeking forgiveness from Allah) or Tawbah (repentance to Allah)?

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A: In the case that you are sure that having such goods is Haram and you know the people to whom they are due, you have to return the goods to them. However, in the case that you do not know them, you have to give the concerned goods as charity on their behalf. On the other hand, your father has to do Tawbah and Istighfar. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 3567

Q 2: a Muslim had a business contract with some European companies. He used to sell them goods for a fixed price but he tricked them with the help of the company representative who was one of them. This Muslim would bring ten barrels of oil and the representative - who came up with the idea - would record them as twelve, and they would split the profits. What is the ruling on this money? If it is Haram (prohibited), what should this Muslim do after this unlawfully gained money has mixed with his lawfully gained money? He has already gotten married and bought a car.

A: If the matter is as you have mentioned, this Muslim should give back all the unlawful money he has taken to the company. Yet if it is hard for him to return the money, he can give it in charity,

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seek Allah's Forgiveness and perform Tawbah (repentance to Allah). He should regret what he has done and resolve not to go back to it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Chairman
`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 11641

Q: I own a spare parts store and I sell goods to individuals and companies. The individual buyers come themselves to buy the spare parts they need, while companies send some employees to buy what is needed. The employee who is responsible for buying the parts is called the "buying officer" and he comes to me to buy the spare parts that his company needs. Before buying anything, he starts negotiating (in a threatening manner) his tips, which is an additional amount of money he takes from me apart from his monthly salary from the company. If I refuse to pay, he threatens to buy from another place. Bear in mind that I offer my clients, whether they are individuals or companies, a special deduction to the official market price of the general agent in the Kingdom of Saudi Arabia, to encourage them to buy from me. After much talk with the company buying officer, I agree to pay him

but I take the money from the deduction I offer to his company. I used to pay the officer from the money I was going to pay to his company. To be honest, I did what is worse. I used to give this offer to other buying officers to gain their loyalty and tempt them to buy just from me. Here is an example of what used to happen: when a company wishes to buy spare parts for 100 riyals, I give them a 10% deduction but when the buying officer asks me for his tips, I stop giving the company the 10% deduction offer. I give them a 5% deduction and give the remaining 5% to the officer. Since companies demand an invoice, I write two invoices:

The invoice given to the buying company

and the one that I keep.

The price is 100 riyals with a deduction of 5 riyals making the due payment 95 riyals. The buying company pays 95 riyals.

The price is 100 riyals with a deduction of 10 riyals making the due payment 90 riyals. I get only 90 riyals in reality.

The 5 riyals' difference between the two invoices is paid by the company to its employee while it thinks it has paid it to me. This would not have happened had I not fabricated the invoice. Now Allah has blessed me and I performed Tawbah (repentance to Allah), all praise be to Allah. I stopped doing

anything that I used to do before and made me feel uneasy. Is performing Tawbah enough or is there something I have to do to expiate for my sins? If I have to do something, let me clarify some points related to the companies I deal with: (i) I cannot give back the money unless there is a difference and this difference only appears in the original invoices of the buying company. (ii) Since the invoices go back to 1983, 1984 and 1985, some companies get rid of them and thus I cannot prove having a difference to repay. (iii) Some of them are foreign companies; i.e., Korean, and they have already left

the Kingdom. (iv) There are many companies bearing similar names and it is hard to address the concerned one. (v) I have given back the money to some companies but it was not an easy task, as the employees do not facilitate things for me. They say they cannot find such old invoices and the only way is to meet with the company owner. This alarms the employees and raises doubts about them. After much effort, I meet with the company owner and inform him of the whole story. It is embarrassing to answer questions about the concerned buying officer

and it becomes impossible to point at the person responsible. Finally, I hope from Allah to guide you to answer me regarding this matter. May Allah reward you good!

A: What you did is Haram (prohibited) and you have to give back the money you took from the companies and gave to buying officers. If you cannot do it, you have to give this amount in charity and in case you do not know the exact amount, try to estimate it and give the money in charity, dedicating its reward to the money owners. Above all, you have to perform sincere Tawbah to Allah from all the things you have done. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The third question of Fatwa no. 1124

Q 3: I used to work for a Korean company in Sudan as a cook, and a Korean cook used to work with me. He sold me some of the company's things without the manager's knowledge. I also took some things illegally from the company. This happened many years ago. Now I am in

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Jordan, and the company no longer exists in Sudan. Will I be punished by Allah? I took some wood from the company and used it to make chairs, beds and doors, although I know it is illegal. What should I do? Please advise, may Allah reward you. I fear Allah so much, given that this was before Tawbah (repentance to Allah).

A: You should return the things you took or their value to the company, even if through a bank. If you can not do it, you should give their value as Sadaqah (voluntary charity) to the poor with the intention of giving the reward to the owner, while performing Tawbah and Istighfar (seeking forgiveness from Allah) for what has happened. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 13281

Q 2: i stole two air-conditioners, a table, and four chairs from a company on the high way between Jeddah and Madinah four years ago. At that time, I did not separate between lawful and unlawful. Two years ago, praise be to Allah, I regretted my past deed and started to be upright but the company stopped its works and moved. I do not know their headquarters

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to return it or pay its price. They are all in the house where I use except for one chair which I put in a Masjid (mosque) where lectures are delivered. Please, advise. What should I do?

A: You should repent to Allah (Glorified and Exalted be He), seek forgiveness for what you have done and evaluate the stolen things according to their value when you took them and spend it in righteous ways on behalf of the owners. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 9816

Q: there is a person who used to work in a Gulf state. His employer trusted him so completely that he used to entrust him with money and materials. However, this person stole a sum of money in a moment of weakness, without telling his employer. Later, this person left the country and returned to his homeland. After that his conscience affected him and he felt guilty and asked Allah (Exalted be He) for forgiveness. He wants to send the money to his employer but:

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1- He does not want to inform the employer that he has stolen his money. 2- He does not want to let his employer know who is sending him the money. 3- He wants to send the money by installments because he does not have the total sum of money at hand. Does all this free him of responsibility in the sight of Allah (Glorified and Exalted be He)? This person feels ashamed of telling his employer of what he has done. He wants to send the money to him without telling him who is sending him the money. Does this cancel the employer's right on Doomsday? I hope your Eminence will tell me what I should do exactly. Do I have to send the money in my country's currency or convert it to the currency of my employer's country?

A: If the reality is as you have mentioned, you have to repent to Allah (Exalted be He) for stealing from your employer. You have to return the money to him that you have taken as much as you can even if you will not tell him and even if you will send it by installments. You should ask him to forgive you in general. If you do so, we hope Allah (Exalted be He) will forgive you for stealing from your employer. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

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The first question of Fatwa no. 11890

Q 1: i worked for several people in small food stores. However, I used to buy things that I needed for myself from other stores out of the revenue of the stores in which I worked. This happened only few times and such things were not more than twenty riyals each time like toys and recording tapes. Besides, I used to give goods to some of my maternal uncles for free. Moreover, I would lend some people who did not repay their debts until now. Finally, I used to see some rebellious young men stealing from the stores that I worked for without forbidding them. Anyway, the value for the things they would steal was not more than five riyals each. My question is that I would like to return all this money to whom it is due, bearing in mind that I can not count the exact total. Secondly: Should I give this money to whom it is due, bearing in mind that I know them and that they live near me or should I spend it on poor people and the needy?

A: It is Wajib (obligatory) on you that you repay the owners of such stores their due rights. Each right should be handed to whom it is due. However, whatever you can not give to the person it is due to; you have to give on behalf of the latter as charity to poor people.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 11938

Q 1: When I was a teenager, i took some seedlings from a neighboring farm without its owner's permission and i planted them in my farm; what should i do regarding this? I would like to inform you that I am ready to do any thing to be saved from the punishment of this deed, what should I do?

A: It is Wajib (obligatory) on you that you return what you have taken in the case that you are able to do so. Otherwise, you have to give back similar seedlings or the value of the ones that you took. However, in the case that your neighbor waives their right and forgives you; nothing is incumbent upon you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 13605

Q: Since I was young, whenever I saw my father putting anything, whether money or belongings, I would take from it without my father's knowledge. When I grew up,

I feared Allah and stopped doing this. Is it permissible for me now to admit this to my father or not?

A: You should return the money and the other things you took from your father, unless they are trivial things. In this case, there is no harm. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 14418

Q: i used to work as a teacher in an Arab country for four years. I worked in villages that honor teachers by giving them food, drinks and money. I was tempted by Satan and encouraged by greed to impose certain kinds of food and drinks and certain sums of money on them, and they offered me all that I asked for, whether willingly or by force, so that their children would succeed. This went on for four years in different villages. I stopped working in this country two years ago. I performed Hajj while I was working there. Now my conscience troubles me because I have taken things which I do not deserve, whether food or money. I cannot count the money I took

exactly, but I can only estimate it. I do not know the number of people to whom I owe this money, because they belong to different villages. I want to perform Tawbah (repentance to Allah) and purge my money. What should I do? What is the ruling on the Hajj I had performed? Please advise, may Allah reward you.

A: You should return all that you have taken undeservedly to its owners. If you can not do that, you should give it as a Sadaqah (voluntary charity) with the intention of giving the reward to the owners. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 13985

Q: I am an eighteen year old man. I left school last year due to hard psychological and family circumstances. I have committed some evil deeds at times of ignorance because I did not think that I would suffer misery and distress for the rest of my life. This is the current status. Many years ago, i along with two young men stole some silver jewels and other things from the house of an old lady. We destroyed it completely searching for money and gold. Moreover, I tried to apostatize Islam and embrace Christianity. I defended it as I fell under the influence of radio programs and enticing presents. I also tried to raise doubts about Islam.

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I raped the daughter of my neighbor who was a young girl. Moreover, I robbed a sum of money from a shop. But I awfully regret doing these things. I ask myself how could I dare do these things. At the present time, I perform Salah (Prayer) and observe Sawm (Fast). I gave up committing sins and I intend not to commit any sin again in the future and to only do righteous deeds. I intend also to perform Hajj and to fight in the cause of Allah in order to be killed as a martyr. Will Allah forgive me for doing so and admit me to paradise? May peace and blessings of Allah be upon you!

A: Firstly: All praise be to Allah who guides you in your affairs, takes you back to the truth and rescues you from falling in the bond of everlasting misery. **Secondly:** You have to return the money you stole to whom it is due. **Thirdly:** You have to repent to Allah for trying to embrace Christianity and raising doubts about Islam. You should intend not to do this again. You also have to refute raising these doubts before those you raised doubts about Islam before them. We ask Allah to forgive you and us, accept your repentance and to guide us all to the truth.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 17449

Q: my younger sister passed away more than ten years ago. Upon washing her body, my elder sister took her clothes and gold (two gold bracelets). She left them in her house and went to our house some 150 km away. Ten days later, she returned to her house but did not find them. Questioning her husband, he told her that he threw them away. Again, she asked: Did you find anything therein? He answered: Two gold bracelets. Thereupon, she asked: What did you do with them? He told her that he took part in building a Masjid (mosque) with their value. However, she now suspects his words. After a while, the spouses were divorced because of their inability to have a child. Now she is married to another man and has children. What should she do in this case; especially that she doubts the creditability of her ex-husband? It is worth mentioning that he did not offer any evidence to prove that he told the truth. What should she do toward her parents when her husband

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disposed with the gold without her and her parents knowledge. Indeed, her parents did not even ask her about anything or ask about these things. What should she do if the husband proves that he contributed in this building? My sister, praise be to Allah, wants to avoid doubts for fear that it will be a debt due on her and she has to pay. My Allah save and reward you.

A: When a deceased leaves money, it is for their heirs according to the prescribed proportions after paying the debts due on the deceased and fulfilling the bequests that are left. It is not permissible for anyone to dispose in another's property without his permission. Therefore, she has to inform her parents of the incident. As for the ex-husband, he should return the two bracelets to the heirs of the deceased girl and he will not be free from guilt unless he does so; otherwise, he should tell the heirs what he did and if they forgive him, he will be free of any sin. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 14040

Q 1: a person works in a governmental company. The company's warehouseman used to give him from the tools of the company and he himself used to take some of the tools

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without telling the officials. The warehouseman is also an employee in the same company. This person regrets what he has done and wonders how he can return the tools he has taken from the company especially that the company has started stocktaking all the tools in the company. He does not know what tools and how many tools he has taken. We need your advice as regards what he should do. Is it permissible for him to spend a sum of money as an act of charity to the poor instead of the tools he has taken?

A: You have to return the tools you have taken from the company or the value of these tools. If you can not return the tools or their value to the company, you may give its value to the poor as Sadaqah (voluntary charity) on behalf of the company. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Q 2: a neighboring house burnt down along with everything inside it. There was some silver jewelry but the house owners threw everything away. My question is: Can we take the silver or should we give it back to them?

A: If the house owners have thrown away the silver deliberately, having no desire for it, there is no harm in taking it, but if they are unaware of it, you have to give it back to them.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 14479

Q: I indulged into committing sins in the past but Allah (Exalted be He) guided me and I performed Tawbah (repentance to Allah). Today, I am holding fast to the Straight Path of Allah. There is just one thing which I did in the past when I was a sinner that is still annoying me. Back when I was a student in the village elementary school, one night i went to the school, broke the locks and stole a watch, a chair and some books. Allah (Exalted be He) concealed me and no one knew of my evil deed. These items are still with me and I wish to get rid of them and their sin. The school moved to another place and I cannot put the things back in their place or go and confess what I did after Allah (Glorified and Exalted be He) has concealed me and guided me. Now, I am bearing a heavy load, that no one but Allah knows, fearing I die while these things are still in my possession. Is my Tawbah acceptable? Please give me your Fatwa (legal opinion issued by a qualified Muslim scholar) in this regard.

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May Allah reward you well! What should I do and what is to be done with these things? How can I perform Tawbah from the sin of stealing? As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

A: If the matter is as you mentioned, and it is difficult for you to return these items to the place you took them from, you can give them in charity. We hope Allah (Exalted be He) forgives you and accepts your Tawbah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 14534

Q: Your Eminence, you know the ignorance and poverty in which people used to live in the past before the prevailing security in this time. After bestowing all these blessings, especially that of knowledge and wealth, many people, who used to steal the property of others including animals and money, felt regret for their stealing. It is important to mention here that some of them used to steal due to need and others used to commit it in ignorance without need. Now, they want to get rid of these properties; should they return them or may they only return their value?

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If they should pay the value, should they pay at their value at that time, which is, as a matter of fact, different from their current value? What is the ruling if they do not know the real owners of these properties? What is the ruling if they left heirs behind? Your Eminence, you have knowledge of the battles and disputes that took place among the Arab tribes in the past; so what is the ruling on a person who knows that his father or grandfather killed such and such number of people at that time? How should they pay the blood money in this case; at the value of that time or at their current value? What is the ruling if the killed people did not leave heirs behind? What is the ruling if they fear the revenge of those heirs if they know or when they go to pay them the blood money? Could you kindly advise. May Allah reward you!

A: it is obligatory upon the persons who took unlawful things to return them or to return their value to their owners. If the owners died, they should give the properties to the heirs. If they can not do so or they fear that great mischief would occur, they may give the value to the poor on behalf of the owners. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Fatwa no. 14650

Q: In the past, I did not know what I know now, all praise be to Allah. I performed Tawbah (repentance to Allah), hoping for His Mercy and fearing His Punishment due to my ignorance and the injustice I committed against myself in the past. Here are some of the injustices I committed: First, with the help of a partner, I sold something which I did not own for 9 Arabian or French Riyals. Second, with the help of a partner, I sold something which I did not own for 10 Riyals, and I do not remember if they were Arabian or French Riyals. Third, I sold something else for 4 Riyals. Fourth, I ate a goat with one of my friends because of our severe hunger and I do not know how much it was worth. I wish you could give me a Fatwa (legal opinion issued by a qualified Muslim scholar) guiding me to the right action to pay for what I have taken without right. Should I only pay for what I took or for what my partners took as well? To whom should I pay the money since I do not know its owners? Furthermore, how can I know the exact amount of money to be paid? Please answer me. May Allah reward you well. I need to free myself of guilt and the sins of others. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

A: First, you should return your share of the value of the things which you sold or usurped to their owners, and if they are not alive, you should return it to their heirs. If it is difficult to locate them, you may give the value in charity

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to the poor, dedicating the reward to the owners. **Second,** you should exert every effort to know the value of the things you have taken and the prices you have sold them for and give in charity the amount you think is due on you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 14500

Q 2: my father used to work in a company and some of the equipment was not needed anymore, or it broke down while in storage or the company might need them later, however, my father and other workers used to take them. Is it enough to cleanse my father of his sin that my brothers give in charity the estimated value of the equipment, as some of them are very expensive? Are my brothers sinners for neglecting this matter?

A: The equipment your father took from the company or their value, if they are not present, should be returned. If it is difficult to return the equipment or their value to the company, you can give the money in charity to the poor, dedicating its reward to its owners.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 14133

Q 2: if some people stole something and one of them wanted to clear their conscience, should they return the whole item or their share in it only?

A: It is obligatory on anyone who takes something by stealing or in another way, to return it in full to its owner; it is not lawful for them to take any part of it. May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The third question of Fatwa no. 20444

Q 3: I heard a Hadith saying that anyone who takes the money belonging to someone else, even if a little, will enter the Fire and will be prohibited from entering Jannah (Paradise). Please advice me. if someone performs righteous deeds, such as Salah (Prayer), Sawm (Fasting) and Sadaqah (voluntary charity), but they do some minor things that are Haram (prohibited), will they be prohibited from entering Jannah?

A: Consuming what is Haram is one of the reasons leading to the Fire.

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Money that is Haram is that which is gained by acting unlawfully with other people's money; taking it without a right; taking bribes; cheating in selling and buying; selling what has been declared to be Haram, such as alcohol, pork, tobacco, or other items; or that is taken through theft, looting, or other Haram ways. Many texts from the Qur'an and Hadith warn against these things, among them are the Words of Allah (Exalted be He): ﴾And eat up not one another's property unjustly (in any illegal way e.g. stealing, robbing, deceiving, etc.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the property of others sinfully.﴿ He (Glorified and Exalted be He) also says: ﴾Verily, those who unjustly eat up the property of orphans, they eat up only fire into their bellies, and they will be burnt in the blazing Fire!﴿ The Prophet (peace be upon him) said, ﴾"No flesh, which has sprouted from ill-gotten property, grows, except that Hellfire is more deserving of it."﴿ (Related by Al-Tirmidhy, who said that this is a Hadith Hasan [a Hadith whose chain of narration contains a narrator with weak exactitude, but is free from eccentricity or blemish] and Gharib [a Hadith with a single narrator usually at the beginning of the chain of narration] and is only transmitted through this chain) Anyone who acquires anything that is Haram must perform Tawbah (repentance to Allah) for it and return the money they took by force, theft, or as a Riba (usury/interest) to its owner. If they do not know who the owner is or any of their heirs, they have to give it out as Sadaqah (voluntary charity) on the owner's behalf.

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May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

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The second question of Fatwa no. 20401

Q 2: A man told me that he wanted to perform Tawbah (repentance to Allah) sincerely, but he was hesitant to do it due to the many misdeeds he had committed against people, including theft and injustice. This was making him anxious and was delaying his Tawbah. He wondered whether Allah would forgive him or not for what he had done to people, given that he does not have enough wealth to repay the owners their dues and he does not know most of the people who have a right on him. Some of the injustices he committed were not related to money; sometimes he took papers or documents for items that he cannot return to their owners. We therefore hope that you will explain how this man can repent, as he is very afraid about the injustices he committed against people's rights and wants to perform Tawbah, but does not know how to resolve this. On four occasions he took money from people to perform Hajj on their behalf, but he never did it. I hope that Your Eminence will answer these questions.

A: In addition to performing sincere Tawbah, the man has to return people's rights or ask for their forgiveness, as people's rights cannot be waived unless they relinquish them.

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As for the money due to the people he does not know, he has to give it as Sadaqah (voluntary charity) on their behalf. He also has to perform the Hajj that he is obligated to do on behalf of others or return the money to them and tell them the truth. May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

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Fatwa no. 19936

Q: a few years ago our city had some demonstrations which were accompanied by ruining foundations and companies and the usurpation of their possessions. I joined these demonstrations and took some books and Mus-hafs (copies of the Arabic Qur'an). However, when I started to learn Islam and abide by its law I came to know that destructive demonstrations are impermissible. I hope that your Eminence will tell me what I should do with these books; especially the Mus-hafs? Thank you. May Allah reward you with the best.

A: You have to return the things that you took unjustly; it is impermissible for you to possess or avail from them. If you know the people to whom these things are due, you have to return their things to them. Otherwise, you have to get rid of these things by putting these books and Mus-hafs in a place were people can benefit from

them such as libraries of Masjids (mosques), Masjids, public libraries, etc. Moreover, you have to make sincere Tawbah (repentance to Allah), not commit this bad deed again, refer to Allah Alone (Glorified be He), make yourself busy with acts of obedience to Him, offer more voluntary worships, and make a lot of Istighfar (seeking forgiveness from Allah) so that Allah may forgive you, accept your Tawbah, and close your deeds with the best thereof. Besides, we advise you along with every male and female Muslim to stay away from these rabble-rousing demonstrations which do not respect people's properties, souls, or lineages and which do not have any relationship with true Islam. Staying away from such demonstrations safeguards the Muslims' religious and worldly affairs and secures their souls, lineages, and properties. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 20015

Q: my brother died in 1386 A.H. He, along with another person stole twenty cows from people unknown to us and sold them. The price of cows at that time ranged from 200 to 300 riyals. We would like to repay this money on behalf of our brother. We would like to know if we should repay it according to the price at which they sold these cows or according to the current price.

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To whom should we repay this money?

A: Paying the money for the stolen cows should be according to the time when they were stolen. If you do not know the owners of these cows, you have to pay their value as charity on behalf of their owners. But if you know the owners of these cows or their heirs, you have to repay the value of these cows to them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 20180

Q: I am a woman married for 35 years. My mother lives with me and my children. All of us eat, drink and live together as a way of showing gratefulness to her. I assume all the expenses of food and do not take anything from her even if she insists. She receives social security (payments), which I keep for her. Now my mother is old and sometimes she understands and sometimes she does not due to her old age. One day I needed some money, so i took it from the savings with the intention of returning it, but I could not. It should be mentioned that when my mother had her senses she said:

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"O my daughter, you are allowed to take from my money." Now my mother is sick and I have two sisters who say: "Our mother has such and such an amount of money". My mother also has a half brother. What should I do when my mother dies? Also my sisters do not know about the sum which I took. Does my mother's half brother inherit from her or not? Please advise?

A: You must return the money and save it until your mother dies. The money then is to be distributed according to the prescribed portions. Also, Zakah is obligatory on this money according to the method of paying Zakah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 16706

Q 2: I used to be a thief but I have repented to Allah (Exalted be He). Now, I do not know what I should do for the people from whom I have stolen money as they are from many places. I know some of them but I do not know some others. I want to go to the people whom I know and ask them to forgive me but I fear that they may send me to jail. What should I do with the items I have stolen from them that are still with me.

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Do I owe them the money I have stolen from them or what I should do? I need your advice on this issue.

A: sincere repentance to Allah (Exalted be He) nullifies all that came before it as long as the following conditions are fulfilled: **1-** Abstaining from committing the sin. **2-** Regretting past sins. **3-** Determining not to repeat them. In addition, if the sin involves the consumption of peoples' right or honor and so on, the sinner has to ask this person to forgive him. Consequently, to perfect your repentance, you have to return the money you have stolen to its owners or ask them to forgive you. If you do not know the owners of the money, you may give the money in charity on their behalf. If you fear that telling the owner of the money you have stolen and giving him the stolen money directly may cause a great deal of harm, you may look for an indirect suitable way to return the money. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 16497

Q 2: What is the ruling on the following case? A person works in a grocery store in which four brothers and two sisters are partners. He used to

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take money from the grocery store, and now he wants to perform Tawbah (repentance to Allah). What should he do?

A: He should return the money he took to the owners of the grocery store and ask them for forgiveness. His conscience cannot be clear in another way, because a person is not excused from fulfilling the rights of people unless they return them or the people forgive them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 16027

Q 1: sometimes, the workers who work in a food and agricultural products company are paid according to the contract agreed upon but they may take some fruits and vegetables in the presence of their supervisor. The supervisor who is aware of their financial difficulties does not prevent them from taking these products and he also takes with them. However, the employer has no idea about the matter. Now, they ask if they should seek permission from him before taking these products or not. They want to know whether the products they took are Halal (lawful) or Haram (prohibited). Please, advise. May Allah reward you with the best!

A: If the reality is as you have mentioned, these workers are not allowed to take the products unless the employer or his authorized agent permits them to.

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If they take something without the permission of the employer or his authorized agent, they must pay back the price of these products to those people. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 15898

Q 3: I stole 200 riyals when I was twelve years old. Now, I am twenty years old and I distinguish between what is lawful and what is unlawful. I remembered this sum of money and the owner of this money is still alive. Should I repay this money to its owner before being held accountable for it on the Day of Judgment when neither children nor wealth benefit anyone except he who comes to Allah with a sound heart? Should I pay back things that I took when I was young? May Allah reward you well!

A: anyone who takes the property of another person without his permission should repay it to him even he was young at the time of taking these things. Moreover, he should ask the owner of this property to forgive him. The Prophet (peace be upon him) said, (The property of a Muslim is unlawful (to take), unless (he gives it) willingly.) He (peace be upon him) also said, (Whoever has wronged his brother, should ask for his pardon in this world (before his death), as (in the Hereafter) there will be neither a Dinar nor a Dirham.)

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But if the owner of the money pardoned you and waived his rights, you will not be blamed. Moreover, If you fear that telling him may lead to corruption or evil, you have to give him the money indirectly without telling him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 16046

Q 2: a person burnt wood that was carried by two camels when he was ignorant (of the ruling). When the owner of the wood accused him of burning it, he denied doing it. The man asked him to take an oath that he did not burn it and when he took it, the owner of the woods believed him. Now the person has grown up, repented to Allah, and performed Hajj (pilgrimage). What should he do, especially now when the owner of the wood passed away?

A: He must seek Allah's Forgiveness for perjuring himself and repent sincerely to Him. He must estimate the value of the wood which he burnt and give it to the heirs of the owner since he is now deceased, unless they forgive him. If he does not know the heirs, he must give it to the poor on behalf of the owner and this will free him of his liability along with repenting to Allah.

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The second question of Fatwa no. 15004

Q 2: if a Muslim man wants to perform Tawbah (repentance to Allah) from stealing, looking at women lustfully and backbiting others, should he be punished? He is afraid that anyone might know this. He wishes that Allah will not expose him, because he is married and he has children. Should he ask the people whom he had stolen from to forgive him?

A: He should thank Allah for the grace of Tawbah. If he knows the sum of money and its owner, he should return it in any way, whether the owner knows or not. If he does not know the owner or can not find them, he should give the money as a Sadaqah (voluntary charity) with the intention of giving the reward to its owner. When he finds the owner, he should give them the choice: either to accept what had happened and be rewarded for the Sadaqah, or taking their right, and in this case the person who gave the Sadaqah will be rewarded. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 18839

Q 1: When I was about 10 years old in the early 1960s, occupation forces burned my cousin's house. I went along with my peers to the place. I found two pieces of fabric that can be used by women. Therefore, I took them and concealed them in a certain place. When my cousin's wife knew about that, she asked my mother to give the cloth back to her. My mother asked me to return this fabric to her, but I refused. My uncle, the owner of this fabric, died in 1995. Should I give his wife the value of this fabric according to the price at the time of taking it or according to its price at the present time?

A: You have to give back the fabric you have taken from the house of your uncle to their heirs. But if this fabric was ruined, you have to pay them the value of this fabric according to its current price. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 16465

Q: I work with my father in a privately-owned service station,

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whose owner gives my father only 60 pounds per month and gives me 40 pounds in return for staying in the station and guarding it at night. This means that my father takes a total of 100 pounds to support a family of four members, including him. He has no land or any other source of income. At one time, my father faced hard times and we needed money. Since I was working at the station day and night at that time, i took a little money from the safe that had no effect on the profits of the station. It is important to mention that in Ramadan the station owner used to bring meat and fruits for his children and give us nothing even though we could not afford to buy them, except what Allah (Glorified and Exalted be He) makes easy for us, and we did our job sincerely and honestly. These actions had a bad effect on me. We cannot leave this work for another. I am now confused about the money I took. What should I do? What should I do if the station owner dies while I am indebted to him? What if Allah relieves my distress, should I give him the money in secret or in public although he knows nothing about it? May Allah reward you the best!

A: The money you took from the station safe is a breach of trust for the work you have been entrusted with. Thus, it is Haram (prohibited) and you should turn to Allah (Exalted be He) in repentance and ask for His Forgiveness. Also, you are required to repay the money you took to its owner and free yourself from liability. May Allah guide you and us to lawful earning and sustenance!

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Fatwa no. 17082

Q: I am a young man who looks for comfort and happiness. I know that I will not find this except by being upright. However, I am troubled with doing objectionable acts, disobedience, and my involvement in the forbidden acts. May Allah forgive me! My question now is: i have not fasted in Ramadan for three or four years and i have stolen some sheep, sold them and spent the money. I am afraid that if I inform their owners that they will take me to the police; what should I do? Am I obliged to make up for the missed Sawm (Fast)? How should I pay this sum which exceeds 3,500 Riyals? What should I do about the missed Salahs (prayers)? Must I make up for them? I appreciate your guidance, may Allah reward you!

A: He must repent to Allah for the missed Salah and Sawm and he is not obliged to make up for them. Repentance erases previous sins. Abandoning Salah is a major sin of disbelief and when a disbeliever repents, he does not have to make up for missed acts of worship because of the Prophet's statement: ﴾Islam effaces previous misdeeds and repentance erases previous sins.﴿ He (peace be upon him) also said, ﴾The one who repents of a sin is like the one who has never sinned.﴿

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He also has to repent from stealing and not repeat it again. He must return the money to its owners in a manner that ensures his anonymity May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 19684

Q: About 50 years ago, one of my uncles dug a well to find underground water. This well was dug in the waterway of torrents. It is half a square meter in circumference and one meter deep. It was dug in land that has no owner. Later on, another man came and dug another well close to my uncle's then left the place for one or two days. After that, in the absence of that man (who dug the second well) my uncle and I dug thirty-six wells around that man's well. When he came, we denied his right to the well. He instituted a lawsuit against us. We were summoned by the chieftain who asked us to swear by Allah on this issue and we did. Then the land remained with us for many years. When cultivation started in the land, it was sold for 50,000 SR. We divided this money into three shares; one for me, one for my uncle and one for my cousin

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who sold the land. After my uncle and my cousin died, I regretted that I had made a false oath at that time when I was ignorant and overwhelmed by the rashness of youth. Now I have repented to Allah (Exalted be He). It should be noted that the man died and left no sons behind. We only know he has nephews. We do not even know anything about his wife. What should I do?

A: You have to ask the inheritors of that man to forgive you or give them the value of his share from the land, because the Prophet (peace be upon him) said, ﴾Whoever has wronged his brother, should ask for his pardon (before his death), as (in the Hereafter) there will be neither a Dinar nor a Dirham. (He should secure pardon in this life) before some of his good deeds are taken and paid to his brother, or, if he has done no good deeds, some of the bad deeds of his brother are taken to be loaded on him (in the Hereafter) then he is thrown into Hell-fire.﴿ Consumption of the rights of people is not forgiven unless they forgive it. Otherwise Qisas (just retaliation) has to be executed. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 19266

Q: My father-in-law, who was my cousin as well and who did not have a constant job, died

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while he was indebted. I decided to collect some money from my colleagues inside and outside my work place and give that money to my mother-in-law so that she can start a profitable project to cover her needs through Halal (lawful) means instead of begging from people. I actually did so but while I was working on this project, I would do some things for her out of my own money such as getting an identity card for her, submitting school papers for the children, etc. However, when any of my colleagues would give me a sum of money to hand to my mother-in-law, I would keep one portion of it for myself. It may be worthy mentioning that I bought the children's clothes of `Eid (Festival) by installments out of my own money but I take back this money out of the money of my mother-in-law that I get from my colleagues. On the other hand, I spent a portion of my mother-in-law's money on my children. What is the ruling on this money? Is it Halah or Haram (prohibited)? Should I return it to her in a specific way bearing in mind that yesterday I paid from my own money for an operation that was performed to her young son? Please provide me with your beneficial answer. Thanking you very much. May Allah reward you with the best.

A: Firstly: Looking after that lady and her children and helping them with their provision is a way of showing kindness to your ties of kinship for which you are rewarded In sha'a-Allah (if Allah wills).

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Secondly: It is impermissible for you to take any of the donations which are allocated for the concerned lady unless you have her permission. The fact that you spent some of your own money on her and her children does not change the situation. Thus, you were mistaken when you did not follow the foregoing and you have to return the money that you took or spent on yourself and your children to her. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 19225

Q 1: A woman's mother died. Seven days later, her brother came while she was still at her parents' home, and compelled her by force to give him a large sum of money from their parents' money, given that their father was still alive, and this woman was the only one who knew the place of the money. Her parents had given her the safe key, because the mother was paralyzed, and she was the only one who used to visit her and help her before her death. In other words, her brother forced her to steal a large sum from the parents' money. She obeyed him out of fear and ignorance. She brought him half of the money that was in the safe; she took one quarter of it, and gave

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the rest to him. Her father died later. Many years later, this woman began to be more informed in religion, so this ignorance began to fade out. She remembered this incident, and regretted it bitterly. One day, her brother who forced her to steal visited her, but he got angry from her words and left her. Two years later, he died. This woman is now confused; what should she do?

A: She should tell her father's heir about what she and her brother had taken from their parents' money. They have the right to reclaim it from their brother's inheritance or forgive him for it; they also have the right to reclaim it from her or forgive her for it.

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Q 2: The same woman borrowed twenty five pieces of gold jewels from her mother for beautification. She did not return the jewels and kept them for twenty years. Being on the deathbed, her mother reminded her of these jewels and instructed her that she should give them to her father should financial difficulties or anything wrong occur. After her mother's death, the woman told her father about this will. He did not ask her to return the jewels and she did not. Her father passed away leaving heirs. The jewels were kept with the woman and many years (about twenty years) passed. Thanks to

the religious lessons and sermons she heard, she felt remorse over this incident and now she is seeking the religious decision on this case.

A: This woman should pay back these jewels, if they exist, or their evaluated price, if they do not, to the mother's heirs unless they waive the money. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 19044

Q 3: i used to take money from some of my colleagues without their knowledge during our travels. Also I used to enter some stores and steal some things which I have forgotten and I do not know the amount which I stole from my colleagues, who still live near me in the same area. How can I repay this money? I should mention that it exceeds 2,000 Riyals. I do not know the exact amount and I presently do not have the money to give back to them, as I am still a student in the university. Am I obliged to return this money now, and how should I do this?

A: You must return the money to its owners

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if you know them and ask their forgiveness for what you have done. You should be eager to free yourself from this liability, seeking their forgiveness and restore good relations with them. The same ruling applies to the things which you stole from stores. You must return them to their owners by any lawful means after repenting to Allah for what you have done. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 19297

Q 1: I have a very elderly grandmother. She asked me to send you a question. Many years ago, she worked along with her children in a farm owned by someone. The wages he gave them were not enough. Therefore, she used to take maize secretly without permission from the owner of the farm. Then, she repented to Allah. A few years later, she committed the same sin again. A few days ago, she imagined that fire was coming out of the floor of the house. She thought that this fire was due to her stealth. Therefore, she went to the son of the owner of the farm as his father had died a long time ago. She told him the whole story and asked him to forgive her and he did. But she fears Allah's punishment as she returned to the same sin after repentance.

A: If the reality is as you have mentioned that the son of the owner of the farm has forgiven her, there will be no blame on her if this person is the only heir. If there are other heirs, you have to give their property back to them or to ask them to forgive her. If they forgive her, there will be no blame on her. Moreover, she has to repent to Allah (Exalted be He) and seek His forgiveness. What she has mentioned are but mere devilish insinuations. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 16856

Q 1: A man once mentioned to us that while a road-construction company was making some repairs in our area, he took some iron used by the company in road construction. Now he wants to return the iron he had taken, but he does not know the location of this company, as they have finished their task. What should he do to return the iron?

A: The mentioned man should return the iron he has taken from the company

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to its owners. If he could not do this, he should give its value as Sadaqah (voluntary charity) on behalf of its owners, while performing Tawbah (repentance to Allah) and Istighfar (seeking forgiveness from Allah) for what he committed. He should not do it again. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 15172

Q: a person used to take the people's money unjustly in the past. He would steal goats, camels, cows, and sheep because of his hunger and poverty. This person is still alive. Is his performance of Tawbah (repentance to Allah) enough or should he repay the money that he has stolen?

A: If the reality is as you mentioned, the man should perform Tawbah and return the items he stole or their value to their owners or to their heirs. If it is difficult to reach them, he should give the items or money as Sadaqah (voluntary charity) on behalf of the owners.

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Fatwa no. 17524

Q: a friend of mine used to work in a trader's shop when he was young. He used to steal 10 Dirhams daily from the shop. Now he is an adult and regrets what he did when was working in that shop. He estimated the money he had stolen to be 750 Moroccan Dirhams. He does not know what he should do. It should be noted that the trader is still alive, however, this young man feels ashamed to give him the money now. He fears that the owner of the shop may cause him harm when he returns the money to him. May Allah grant you success!

A: Your friend has to return the money he stole to its owner even if he returns it in an indirect way for example, by sending another person to the trader to give him the money and to tell him that someone has sent him with this money because he owes him this sum of money. In addition, the person who stole the money has to repent to Allah (may He be Praised and Exalted) and seek His Forgiveness for what he did before.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 15927

Q: i worked in a grocery store in Egypt for a monthly salary. Without the owner's knowledge, I used to take money daily from the revenues of the store to meet my needs. I had, and still have, the intention of paying back the money which totaled LE 1,000. I quitted my job without paying the money back and due to my embarrassing situation, I could not disclose this mistake to the owner who might forgive me or spread it to my family with whom he is related. No one except Allah (Exalted be He) knows of this sin. For two years, I have been in great pain because of this sin which hinders me from performing my acts of worship. I feel that my worship is not accepted until I am purified of this sin. I am a religious committed person - praise be to Allah the Lord of the Worlds - and this sin is a weak spot in my life. What should I do in this regard? Please enlighten me. Kindly be informed that I have been working in a restaurant in Saudi Arabia for more than a month

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and I am paid 700 Riyals. I use this payment to cover many costs and needs in Egypt. What is the ruling on this sinful act? May Allah make you a support for Muslims and benefit Islam through you!

A: First, the act you did can be neither permissible nor one of the manners of Muslims. Accordingly, you should repent to and ask Allah (Glorified and Exalted be He) to forgive you for doing this act. **Second,** it is obligatory on you to pay the money back to the owner of the store in the ways that you think are suitable; whether he is informed of this or not. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 16258

Q: We used to live in a rugged area under severe conditions, such that water was scarcely accessible. One day, i went to fetch water and found a bucket of a woman who filled it then fell asleep waiting for the more water to gather at the bottom of the well in order to fill a second bucket. I poured her water in my bucket and laid it on the edge of the well as if it had spilled on its own and I was innocent. At that time, I did not feel that doing this was forbidden. I took

the bucket home and returned to fetch more water. She was still waiting for water and I showed no sign of having knowledge of what had happened and she did not question me. Years have passed and the woman has died, but I never asked her to forgive me or pardon me. I was afraid to tell her lest a dispute may erupt between us. Now I deeply regret this act and it troubles me a great deal. What should I do? Am I obliged to give something in charity on her behalf? Am I sinful, and how can I offer expiation for this? Please advise me? May Allah forgive and give reward us all!

A: Taking water from that woman without her consent after she put it in her bucket is not permissible. You must repent, seek forgiveness, and regret what you did. You can supplicate to Allah for her, because Muslim's supplication for fellow Muslims is encouraged. It would be even better for you to give something in charity on her behalf. May Allah grant us success! Peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The first question of Fatwa no. 16360

Q 1: Sometimes I take some of the instruments that we use at our work place such as photocopy papers, tapes of used typewriters,

pens, or other copying devices. I take these things for myself or to give as gifts to my friends. Sometimes I ask for permission of the director. The latter sometimes allows me to take such things and sometimes he does not so I take them without their knowledge. Is taking the concerned things Haram (prohibited) whether I take the permission of the director or not? It may be worth mentioning that such things are not owned by the director or any other individual in the company. Besides, what is the ruling on taking instruments that are to be thrown in the garbage? Please provide me with your beneficial answer; may Allah benefit you.

A: it is impermissible for employees and workers to use the instruments and possessions of their companies or departments for their personal purposes. This is because doing so is tantamount to exploiting the rights of others without getting their permission while the Prophet (peace be upon him) said, ﴾The property of a Muslim is unlawful (to take), unless (he gives it) willingly.﴿ However, in the case that some instruments are to be thrown in the garbage; you are permitted to take them because their owners have already abandoned them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Deposit

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The second question of Fatwa no. 14838

Q 2: what is the meaning and essence of the word Amanah in Islam? Answer my question! May Allah reward you well!

A: Amanah means what a Mukallaf (person meeting the conditions to be held legally accountable for their actions) is trusted of legal commands and prohibitions as Salah (Prayer), Sawm (Fasting), Zakah, obligatory acts of worship, Hudud (ordained punishments for violating Allah's Laws) and other obligations. Deposits that are given by people as a trust fall under the categories of Amanah. One should bear the responsibility of Amanah in order to get Allah's reward. Being negligent in bearing the responsibility of Amanah exposes the Mukallaf to severe punishment. Allah (Exalted be He) says, ﴾Verily, Allâh commands that you should render back the trusts to those to whom they are due﴿ and ﴾Truly, We did offer Al-Amânah (the trust or moral responsibility or honesty and all the duties which Allâh has ordained) to the heavens and the earth, and the mountains, but they declined to bear it and were afraid of it (i.e. afraid of Allâh's Torment). But man bore it. Verily, he was unjust (to himself) and ignorant (of its results).﴿ ﴾And Allâh is Ever Oft-Forgiving, Most Merciful.﴿

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8546

Q: About 17 years ago, two people from tribe and I were in a place that was very far from our village. I told them that I was going to visit their families and asked them to give me some money. One of them gave me 50 SR and the other gave me 100 SR. Each one of them told me to give this money to his family. My need for money and the devil's temptation made me take the money and not give it to their families. I can not forget that I have taken this money; it follows me until now even in my dreams. It should be noted that I am now well-off yet I have not repaid their money. I dare not go to them to give them their money as I feel ashamed of doing so. I appreciate your advice. May Allah reward you best! What should I do? It is important to mention that the owners of the money are still alive but I dare not meet them and tell them that I did not hand over their money to their families. May Allah grant you success!

A: If the reality is as you have mentioned, you will not be free from responsibility unless you hand the money over to their families or give it back to them.

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You have to return the money to its owners. Your feeling of shame should not stop you from maintaining people's financial rights. Fearing Allah (Exalted be He) and freeing yourself from responsibility and from sin has to be given priority over your feeling of embarrassment. You should free yourself from responsibility in this world before it is the Hereafter when you will have no Dirhams or Dinars. On Doomsday, people will take from your rewards or their sins will be added to yours in return for your consumption of their rights in this life then you will be thrown into Hell-Fire. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 8494

Q 2: a man gave me a sum of money and said to me: This is an Amanah (trust) which you must keep. So, I deposited it in the bank and did not know that the bank gives usurious profits. When I took the money from the bank, I found that there was extra money. Should I give the extra amount to its owner, give it back to the bank, or give it in charity to the poor?

A: Give the original sum of money to its owner without the extra money and spend the extra money in charitable ways. It is worth mentioning that you should not deposit your money in banks which deal in usury.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The sixth question of Fatwa no. 7518

Q 6: what is the ruling on a trust that is damaged while being in the care of a person? Is the entrusted person required to pay its value to its owner?

A: It is not permissible for a person to dispose of a trust left in their care, unless they take the permission of its owner, whether clearly expressed or implied. There is nothing due on the entrusted person if the entrusted item is damaged unintentionally. On the other hand, if it is damaged intentionally by the entrusted person, they should bring a similar item if possible. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 19347

Q 3: many years ago, a man entrusted my father with one sheep. After a while, my father received the news of his death and he did not know anything about his heirs. The trust increased. Some years back, we were hit by drought and my father could not afford to keep the sheep,

so he sold them for more than 4,000 Riyals which remained with him until he died, since he did not know what to do with them. What should be done with the money? Please answer us. May Allah reward you well!

A: You should give the money to the heirs of that man, and if he has no heirs, you should give the money in charity, dedicating the reward to its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The seventh question of Fatwa no. 7857

Q 7: if a Muslim borrows something from a person and the object is destroyed or lost, what is the islamic ruling on giving a substitute or compensation?

A: If the borrowed object wears out, it should be replaced with another if it is Mithly (interchangeable) or with its value if it is not replaceable. Any disagreement should be referred to the courts. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 65

Q: In the month of Shawwal, someone gave me 1,500 Riyals in cash without stating the reason. He did not say whether it was a grant, a price for goods, a loan, or a trust; he just gave me the amount without saying a word. Now eight months have elapsed since his death and I have waited to receive something from his heirs claiming the money with a bond, a transfer, a will or a record but they have not sent anything. His heirs are his brothers, as he did not marry and did not have any children and he had a middle income. I hope you can tell me what to do with this money.

A: Since you have received this money and know its exact amount, its owner and the owner's heirs, and you do not know the reason behind giving you this money, the basic ruling is that money belongs to its owner. It does not become the property of someone else without a Shari`ah (Islamic law) justification. Consequently, this amount is considered a trust with you that should be returned to the deceased's heirs through the ruler in order to free yourself from it. All praise be to Allah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Mani`	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	Ibrahim ibn Muhammad Al Al-Shaykh

Fatwa no. 63

Q: a person hired a worker to graze his camels which he did for one month. When he wanted to leave the job, the owner gave him a garment in return for his monthly wage. After the worker took the garment, he left it as Amanah (trust) with the employer until his return, but he did not come back. Therefore, the employer sold the garment and the money increased; however, he could not find the owner of the garment. He searched for him, but no one could ever find him. What is the ruling on this money so that he may pay this debt?

A: You must give this money in charity. You have mentioned that the worker did not come back so you looked for him, but did not know where to find him and no one knew him. If he ever returns, you must repay him unless he approves of the charity you gave on his behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	Ibrahim ibn Muhammad Al Al-Shaykh

Fatwa no. 1117

Q: They had a shepherd who took care of sheep in return for defined fees. This shepherd had sheep that grazed along with ours. When he finished his work, he took his sheep except for three young sheep.

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He said: "Uncle, if I come in the future, I will take them. Otherwise, you can dispose of their affair." The uncle then sold these sheep before his death. His heirs want to acquit him of any responsibility before Allah. What should they do? The currency at that time was the French riyal. Moreover, they do not know the shepherd mentioned above.

A: The heirs of this man can acquit him of any responsibility through paying the value of the three sheep as charity on behalf of its owner. They should investigate in order to know the value of these sheep according to the French riyal at the time. They should pay their value in the current currency as a charity on behalf of that man. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 1160

Q: My maternal grandfather passed away a few years ago. He told his son that he had an Amanah (trust) for someone for almost thirty years. This Amanah is 600 silver Riyals (old coin). The person who entrusted him this Amanah promised that he would come to take his Amanah the next day. My maternal grandfather did not have any

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relation with the person who gave him this Amanah, and he did not even know his name. This person did not come back to take his Amanah. After the passage of fifteen years, my grandfather needed this Amanah, therefore, he converted the Arabic silver Riyals to Saudi riyals which he spent on himself. Until now we did not do anything concerning this Amanah and we hope that you will advise us in order to repay this Amanah for the deceased.

A: If the case is as you have mentioned; that your grandfather died while holding the Amanah of that person, his heirs must pay 600 silver Saudi Riyals to the judge of the official court. In addition, you should inform him of the details, i.e. the number and the date of depositing them as well as other descriptions of the Amanah which your grandfather told his son about. The court may keep it for its owner if it is possible, otherwise it will be disposed of for public interests such as giving charity to the poor, maintaining Masjids (mosques) and the like. By doing this, you will free your grandfather from any liability. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 1838

Q: I am now an old woman and I do not have any children. When I was middle-aged and my father was dying, he gave me a French Riyal. He told me that it belonged to someone from Shaqra', but he did not tell me his name, or perhaps he did and I forgot it. I invested this French Riyal until it became four French Riyals. As I do not know who this man is, I gave the money away as Sadaqah (voluntary charity), and instead of the four French Riyals I gave five of our present day Riyals, as I had previously spent the four French Riyals I had. Please advise me how I can absolve myself of any possible liability.

A: You have to give as Sadaqah the value of the four French Riyals in banknotes on behalf of the owner of the money, after deducting the five Riyals that you gave before. May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 1936

Q: we had a guest who left my father a lamb as a trust. As a result, my father had many sheep, but he forgot the name of

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the guest who did not come back. In 1395 AH, my father died and left the lamb with me. Please advise about the legal ruling on this matter.

A: You should do your best and try to find the owner of the lamb. If you find him or his heir, you should return the trust. If not, you should give it in charity with the intention of being Sadaqah (voluntary charity) on behalf of its owner. If the owner or his heir comes after that and asks about the trust, tell them what you did. If they accept, this is all right; if not, give them its value and you will be rewarded for what you paid as Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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First question of Fatwa no. 5515

Q 1: one of our neighbors was a Pakistani tailor who left the country and is not coming back. He gave us a coat for someone called Musfir and requested that we keep it until its owner came. Moreover, the concerned tailor took the cost of the coat repair from us and asked us to give the coat to its owner when they came back

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and to take from them the cost of the repair thereof. Nevertheless, the owner of the coat did not come to receive it. Two years have passed so far. What should I do with it? May Allah reward you with the best.

A: In the case that the reality is exactly as what is mentioned in the question, you have to sell the coat, take the fee of the tailor, and give the rest of the coat's value to the poor as a Sadaqah (voluntary charity) on behalf of its owner. In the case that the coat's owner appears afterwards, they should be told about the matter. If they approve of the Sadaqah, they will get the reward thereof. However, if the coat's owner disapproves of the Sadaqah; you have to give them the value of their coat after deducting the fee of the tailor and you will get the reward In sha'a-Allah (if Allah wills). Moreover, if the total value of the coat is given to the poor in Sadaqah; this will be better and you will be rewarded for what you have paid the tailor. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 14838

Q 1: i am a tailor and some people bring me their clothes and leave them with me after sewing them for a year or two. Can i make use of these clothes or give them in charity?

A: You have to return the clothes to their owners or to the heirs of the owners if the owners of the clothes died.

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If you fail to return them, you can sell them, deduct your fees from their price and give the rest of it in charity on behalf of the owners of the clothes. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 5536

Q: A person from Shahr tribe consigned me a sum of money a long time ago. Returning to his country, he never came back until now. I believe he has passed away. However, I do not know whether he has heirs or not. Likewise, I do not know the village he belongs to. Indeed, I do not know what to do with this sum of money. Should I pay it as Sadaqah (charity) on behalf of this person? Should I give it to Bayt-ul-Mal (Muslim treasury)? Please, advise.

A: If the case is as you have mentioned, you should keep the money and exert your effort to search for this man. You may also give it as Sadaqah to the poor or for a charitable project on his behalf. If this person or any of his heirs requests the money, tell him the truth. If they do not accept, you have to pay him the money; you will be rewarded in sha'a-Allah (if Allah wills).

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Fatwa no. 7505

Q: i work in the field of fixing clocks and watches. My father died three years ago. I am still working in this field. But this work tired my eyes. Oculists recommended me to give up this work. I have many watches and clocks that I was given to fix. The owners of these watches did not come to take their watches. I have had these watches and clocks for a period that ranges from months to twenty years. Some of the owners of these watches and clocks paid for mending it and did not come to take them. What should I do concerning these watches? Should I sell them and pay their value as a charity? Or what should I do?

A: If you do not know the owners of these watches and clocks or their heirs, you will be permitted to sell them and pay their value as charity on behalf of their owners. Moreover, you can take from their value the fees of mending them. If any of the owners of these watches and clocks comes to take his watch, you can tell him what has happened. If he dos not accept that, you have to pay him the value of his watch.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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\`Abdullah ibn Qa\`ud	\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

Fatwa no. 20136

Q: i have a shop in which i sell and repair watches. Some people gave me their watches to repair, but they did not show up to take their watches. I have repaired the watches, and they have been in the shop for five years or more. I announced these watches three separate times, but nobody came to take them. I am annoyed by the existence of these watches for many reasons, including:

first, the cost of the spare parts and repairing them;

second, the fear of losing them, as they are many;

third, the desire to sell the shop and change my career. Please, Your Eminence, tell me the right way to deal with these watches.

A: If the situation is as you have mentioned, you can sell the watches left by their owners

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and give their price as a Sadaqah (voluntary charity) to the poor or to charitable projects, with the intention of giving the reward to the owners. You will be rewarded for this in sha'a Allah (if Allah wills). If any of them shows up and demands their watch, tell them what happened. If they accept it, it will be fine; otherwise, you should pay them its value and you will be rewarded for the Sadaqah. If they had not paid the repair costs, you can take it from the watches' price, and give the rest as a Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The seventh question of Fatwa no. 3426

Q 7: a woman from Makkah rented her house to some pilgrims from the people of Al-Ihsa'. After performing the rituals of Hajj, one of the pilgrims asked her to keep a wooden box and a tent as a trust. She refused to do so fearing that she might fail to return the trust back. But he promised her to come back six months to take them. She agreed even without knowing his name or address. Six months later, the man returned to take his trust but it was the woman's husband who opened the door for him. The husband was aware that the man had left his wife a trust. However, he said to him, "We do not have anything for you,

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the wooden box was broken." When the woman knew what had happened she blamed her husband for saying so and started to look for the man but unfortunately he had left. She does not know his address. Now she cries whenever she hears Hadith about fulfilling the trust. What should this woman do? Should she estimate the price of the trust and give it in charity? It should be noted that when she blamed her husband vehemently for behaving this way, he told her that he is responsible for what happened.

A: The husband has committed a sin. However, you have to estimate the value of the wooden box and the tent then give their price in charity on behalf of their owner. Then if their owner comes back later, you should tell him about what you have done. If he asks for the price, you have to pay it to him and the reward of Sadaqah (voluntary charity) is for you. If he accepts your action, the reward of Sadaqah is for him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The second question of Fatwa no. 6098

Q 2: A woman gave a sum of money as Amanah (trust) to someone and he wasted this money. The woman has knowledge of this and forgives him. What is the ruling on this?

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A: The Shari`ah commands us to safeguard the wealth and prohibits wasting it. Allah (Exalted be He) says: (But spend not wastefully (your wealth) in the manner of a spendthrift.) It is authentically reported that the Prophet (peace be upon him) said: forbade wasting money.The person who is entrusted with the money and then wasted it, shall pay the equal value. However, if the owner of the money pardons his right, there is no harm on him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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The sixth question of Fatwa no. 7946

Q 6: a man had a friend who used to come to his place to sell and buy some things like gold and jewelry. Once, that friend left some gold and jewelry with the concerned man as a trust. a period passed before the owner of the gold died while the man in question did not know the heirs thereof; what should be done with such things that belong to the deceased and that are with his friend? Should he deliver these things to Bayt-ul-Mal (Muslim treasury) or should he give it in Sadaqah (voluntary charity) on their owners' behalf. On the other hand, in case it is permissible for him to sell such things, is it permissible for him to buy them for himself for the price which is estimated for them after offering them to people?

A: In the case that the man does not doubt the death of the other man who left a trust with him, the former has to do his best to find

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the heirs of the latter and give them the trust of their deceased relative. However, in the case that he can not find the heirs; he has to give the trust as Sadaqah on behalf of its owner. Whenever he knows the inheritors, he should tell them about the matter. These inheritors may approve of the Sadaqah or he will have to give them the value of the trust and will receive the reward of the Sadaqah. On the other hand, the man in question is not permitted to buy such a trust because this will make him subject to suspicion. However, such a purchase will be considered permissible in case the value of the trust is estimated by a committee that belongs to the Islamic Legal Court. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The fourth question of Fatwa no. 9864

Q 4: a man entrusted me with his money, and then he died suddenly. I do not know his family or his heirs. What should I do with his money?

A: If you do not find an heir to that man after inquiry, you should give this money as Sadaqah (voluntary charity) on behalf of the deceased. If an heir shows up later, tell them what you have done. If they accept it, it will be fine; otherwise, you should pay them the money, and you will be rewarded for the Sadaqah.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The third question of Fatwa no. 9117

Q 3: is it permissible to take some of the money left as a trust with me if its owner does not mind?

A: It is permissible as long as you know that the owner of the money does not mind you doing that. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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The second question of Fatwa no. 9257

Q 2: when I was in Iraq, a Muslim brother gave me a sum of money to keep as a consignment until he returns from Iraq. He knew that if this money was found with me in the airport, it would be confiscated, because the state does not allow traveling with such a sum of money. The money was found with me and confiscated, given that

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it included some of my own money, which was confiscated as well. What is the ruling on returning this money?

A: An entrusted person is trustworthy; if the trust in their hand is ruined without any transgression on their part, they are not responsible for it. If the situation is as you have mentioned, you do not have to return it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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The ninth question of Fatwa no. 9437

Q 9: My mother said that someone deposited something with her. he came and took a portion of this deposited object. Then, he came another time and took another portion. But he did not come for eight years though he is still alive. She sends him messages without receiving any reply. What is the ruling on this deposit? Can she sell it and pay its value as charity on behalf of its owner? Can she throw it in the garbage?

A: She should send it to him if it is easy for her to do that. Otherwise, she has to keep it until its owner comes to take it. If the owner of the deposit dies, she has to pay it to his heirs.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 10431

Q: On Friday Shawwal 1, 1407 A.H., two Indians knocked at the door of my house at 6:00 p.m. I asked them what they wanted, and they told me, "We are selling aloe wood." When I asked them, "Who is your sponsor?" and they told me it was Nasir Al-Hajry. I asked them to provide evidence of this, as we live in a village 20km away from the man they claimed to be their sponsor. They pretended to search their pockets for a while for the evidence I asked for, but it was soon clear that they did not have any such evidence. They then told me that their residence permits and passports were with a Saudi man to whom they owed some money. So I told them that in that case, I should take them in my car and we should either go to their sponsor or to the Saudi man they claimed had their passports and residency permits. When I was saying this they started to look afraid and said that they would leave their bag with me until they could go and bring their sponsor to me. When I repeated that I had to go with them

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to their sponsor, they put their bag down and ran away. In the bag was a small amount of aloe wood, worth about 500 Riyals. I asked around to try to learn their identities, because they often came to this neighborhood and would knock on doors, especially those of the women and at sensitive times, such as the time for Salah (Prayer), e.g. that of the Maghrib (Sunset) and 'Isha' (Night) Prayers, and at 9:00 or 10:00 a.m. However, it turns out that they have entered the country illegally, as they sneaked in. In conclusion, my question is: What should I do with this bag and the aloe wood in it? Am I sinful for what I did with those people, as I am not an official and have no connection with the security services? I was motivated by fear of theft or attack on the house to do what I did; as such incidents do happen in this neighborhood. Please advise me and may Allah reward you with the best!

A: If it is difficult for you to find the owners of the bag that contains the aloe wood, you should sell it and give the money in charity on behalf of its owners. If they come to you later, tell them what you did. Either they agree with what you did, or it will be considered as Sadaqah on your part, and you will have to give them money to the value of the aloe wood that you sold.

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May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 10463

Q: Please, Your Eminence, be advised that in the year 1391 A.H., a man died in the hospital. People found with him six hundred Riyals and a watch; they were put in the hospital's safe until his relatives come to claim them. His possessions remained for a long time and none of his heirs showed up. We inquired about him, but nobody knew any of his family. After over ten years, I got rid of them. I gave the six hundred Riyals as Sadaqah (voluntary charity) on behalf of the dead, and I estimated the watch to be a hundred Riyals, as its value at that time was less than fifty Riayls, and I gave the seven hundred Riyals as Sadaqah to the poor on behalf of that dead person. Please, Your Eminence, answer me, so that my conscience would be clear. May Allah reward you all the best and guide you. As-salamu `alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

A: If you do not know a rightful recipient who deserves the mentioned money, you should give it as Sadaqah

on behalf of its owner. If the owner shows up and claims it, tell them what you have done. If they accept it, it will be fine; otherwise, you should give them the money, and you will be rewarded for the Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 12516

All Praise be to Allah and peace and blessings be upon the seal of prophets. The Permanent Committee for Scholarly Research and Ifta' has read the question sent by the manager of King Fahd hospital in Al-Hufuf to His Eminence the president through the Center of Da'wah and Guidance in Ihsa'. This question was sent to the committee by the General Secretary of Council of Senior Scholars in a letter no. 4627 dated in 6/22/1409 A.H. The text of the question is: "We would like to know the legal ruling on the trusts placed by some patients in the safe of the hospital. Some of the people who placed trusts in the safe of the hospital are dead and others are unknown to us. We called their heirs to come and receive their property, but they refused to come to receive these trusts as they are valueless. Others do not have a valid address and therefore we can not reach them. Moreover, these trusts may be minimal sums of money, pieces of jewels, small machines,

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watches and identity cards. We have had some of these things for four years or more. We would like to know the legal way of disposing of these things and the legal steps we have to follow. Moreover, we have a special department for medical and social services that takes care of the social circumstances of the patients. This department introduces financial assistance to children whose fathers are unknown. This money is taken from a Patients Fund that is supported by donors and charitable persons. This department also introduces financial assistance to patients who suffer kidney failure and those who are in need of such assistance."

A: If the reality is as you have mentioned in the question, these trusts should be given to the department of medical and social services in order for them to spend it in its charitable channels such as sustaining children whose fathers are unknown, purchasing clothes for them, introducing financial assistance to the needy people who suffer kidney failure, etc. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 11711

Q: my husband has a private workshop in which he makes machines' spare parts and repairs machines. Sometimes people bring their machines to him to repair but they do not come back to take them or pay him his fees. These machines stay at his workshop for months and sometimes for years. What should we do, taking into consideration that the value of these machines are more than his wage. Please, advise. May Allah reward you.

A: In case you could not deliver the machines to their owners and can not reach them or their heirs, you can sell these machines. However, your husband can take his fees and give the rest as Sadaqah (voluntary charity) on behalf of the owners of these machines.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Fatwa no. 11173

Q: an elderly woman remembers that a friend of her husband had deposited money with him, but both of them died, and the money was spent.

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This woman wants to clear her conscience and return the money to its owners. However, she does not know that man's heirs, as he lived in another country. Please advise concerning what to do with this money whose owner is not known after the original owner's death. May Allah reward you and guide you and all the Muslims to His obedience. May Allah grant you more knowledge and piety.

A: If you do not know the heirs of the moneys owner, there is no harm in giving it as Sadaqah (voluntary charity) on behalf of its owner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
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The first question of Fatwa no. 13652

Q 1: my mother asked me to do some repairs for an amount of silver. A few days later she died, and the silver remained with me. I have 3 brothers and 6 sisters. One of the 3 brothers died and left a family. What is the Shari`ah ruling on this? May Allah reward you well!

A: The silver your mother gave you to repair before her death is for her rightful heirs just like the rest of her inheritance. As for your brother, if he died after your mother, his share goes to his rightful heirs according to the Shari`ah (Islamic law) of distributing inheritance. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
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Fatwa no. 12874

Q: someone entrusted me with a sum of money for one year but I used to spend some of it. Let us assume I was entrusted with 1,000 Riyals. During that year when I was in dire need of money during any month, I would take 100 Riyals from this trust and repay it when I was paid. Is there any sin on me? Please enlighten me. May Allah reward you well and let you benefit others!

A: It is not permissible to take anything from a trust. You should ask for Allah's Forgiveness and perform Tawbah (repentance to Allah) for your past deeds. Any amount you have taken should be replaced. However, if the owner of the money permits you to take something from it, you should take and repay whatever you have taken.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 14988

Q 2: A Muslim was entrusted with a sum of money to deliver to someone else. Instead, he spent it and did not deliver it. The one who entrusted him with the money died. what should this Muslim do?

A: The money should be delivered to the specified person, as it is a trust. Allah (Exalted be He) says, ﴾Verily, Allâh commands that you should render back the trusts to those to whom they are due﴿ He (Exalted be He) also says, ﴾O you who believe! Betray not Allâh and His Messenger, nor betray knowingly your Amânât (things entrusted to you, and all the duties which Allâh has ordained for you).﴿ Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 19927

Q 1: i have a married sister who is about 25 years old. She had an accident because of a water sprinkler. When i visited her in the hospital, she told me that she owed 600 Riyals to venders in the market. Before the accident, she tried to give them their money but could not find them in their usual place. I took the money from her and told her that her debt is now mine. I have a debt and her mother provided for some sheep. It is important to mention that I receive a monthly salary of 3,300 Riyals. Please tell me what I should do with this money. May Allah reward you the best!

A: You should pay this sum of money to the poor with the intention that this is Sadaqah (voluntary charity) on behalf of its owners, whom you cannot find so as to give them their money. It is not permissible for you to take anything from it because it is in your trust. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Q 2: my mother is 70 years old now. When she was young, she stole a sheep from a flock that was grazing in the desert because of poverty and the low standard of living. It is important to mention that none of its owners or their heirs are left. What should my mother do for she does not know?

A: Your mother must search for the owners of this sheep or their heirs and pay them its price.

Otherwise she has to give its price as Sadaqah (voluntary charity) on their behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first, third and fourth questions of Fatwa no. 14054

Q 1: One day I went to a ranch but there was no one there, and I found a sickle, so I took it. When I came home, my mother asked me where I got it from, and I told her that I found it on the road. I swore to her, and she believed me. I am now in pain, because I heard that this is Haram (prohibited). At that time, I had not yet reached the age of puberty. q 3: I was around twenty-five years old when I went to the market and found twenty Riyals on the ground. The owner came looking for them, but I denied finding them, as I thought it is Halal (lawful) to take Luqatah (a lost item found by someone else). I was illiterate at that time. The owner of the money died, and left three married daughters; each of them lives in a village that is five hundred kilometers far from the other. He also had a married son, and another wife.

Shall I give each of the daughters the same sum of money, or what shall I give as Sadaqah (voluntary charity)? His wife died after him. Please advise. Q 4: One day, I found ten Riyals in the market. The owner came looking for them, but I did not tell him anything. I was in need of money, and I thought it was Halal to take them. The owner of the money is still alive. At that time, one could buy an animal to be slaughtered for ten Riyals. How much shall I pay to the owner nowadays? What shall I do? I am so ashamed, and I fear Allah's punishment. Please advise. May Allah reward you.

A: The sickle you took, or its value, and the money you found should be returned to their owners if they are still alive; otherwise, they should be returned to their heirs. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 9092

q: A man worked in building a skylight for my father in return for a daily wage more than twenty years ago. He kept an iron box with my father then he disappeared and none of us knows his whereabouts. When my father died in 1397 AH in

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Shawwal, we wanted to know the owner of the box. We found a paper twisted inside a corbel, including 3362 pounds and four pounds and the name Abu Sayf. I knew from my father that he used to take from this money during his lifetime. I, thus, bought silver coins to complete the sum of money found in the paper. I even published the names of the worker and the owner of the money in Al-Jezirah Newspaper three times, but no one appeared. It is worth mentioning that the silver riyal is now equivalent to five riyals or more in paper form. I do not know what I should do with the money and the box. Does your Eminence think that I should take the silver coins and use the paper money for building a Masjid (mosque) or for buying a land and building a Masjid on it? Should I give the money to Bayt-ul-Mal (Muslim treasury)? All I want is to free my father from liability. May Allah reward you with the best!

A: If the reality is as you have mentioned, it is permissible for you to spend the sum of money in the charitable ways of disposition, such as using it as a contribution for building or maintaining a Masjid or giving it to the poor with the intention of it being a Sadaqah (voluntary charity) on behalf of its owner. If it happens that he comes back and asks for his money, tell him what you did. If he accepts, this will be all right. If not, give him the money and you will be rewarded.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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The second question of Fatwa no. 16087

Q 2: my neighbors had a servant who used to give me some money to buy her things. She once gave me three hundred Riyals, but then she left the country without taking her money back. What shall I do with this money, given that I do not know her whereabouts?

A: If the servant traveled and you do not know her whereabouts, you can ask the recruitment office that brought her to your neighbors about her. If you know her address, you should send the money to her; otherwise, you can give this money as a Sadaqah (voluntary charity) on her behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 18558

Q: one of my neighbors, who was called (...),

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had a car accident and died. Two months before his death, he traveled with his wife to his father-in-law. He gave me two envelopes as a trust. One of them was sealed and the other was open and he told me that the open one belonged to one of his friends who lived in Al-Sharqiyyah. He told me that he had the intention to give it back to his friend after his return. As regards the open envelope, I knew that it belonged to my dead friend. After his death, I opened the sealed envelope to know its owner's name, but I did not find any names. I handed the other envelope to his family. As regards the sealed envelope, I did not hand it to them nor did I tell them about it. I seek your advice as regards the following: Should I hand this envelope to my dead friend's family even though it does not belong to him? Should I sell it then give its price as Sadaqah (voluntary charity) to the poor on his behalf? Or should I keep it till its owner comes and claims it because no body has claimed it for seven months? I fear that its owner does not know that his friend died. May Allah reward you best!

A: You have to hand the envelope to your friend's heirs and tell them about the matter. If they believe you and want to free him of responsibility, they will look for the owner of the envelope in Sharqiyyah or anywhere then hand it to him. However, if they do not find him after the elapse of an adequate period of time,

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they should give it in charity on behalf of its real owner. If the heirs do not believe you, you should hand the envelope to the judge of the city and he knows the legal procedures that should be taken in such issues. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Bakr ibn `Abdullah Abu Zayd	Salih ibn Fawzan Al-Fawzan	`Abdul-`Aziz ibn `Abdullah Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19907

Q: I used to have an old sick sister who received social security allowance. She used to keep the money she received with me. She had a married daughter with whom she sometimes used to live. At other times my sister would live with me. Any way, my sister died at my house saying to me: "Give my daughter from my money whenever she is in need". My sister did not mention whether this money was a gift for me or a trust. It may be worth mentioning that the total amount of this money reached twenty thousand riyal. What should I do? Please provide me with your guiding answer.

A: The circumstances that your sister had, make it clear that she left the money with you as a sort of a trust that you have to keep. An indication which supports the foregoing is that your sister entrusted you to give her daughter from this money whenever the latter is in need. Moreover, the concerned money is not a gift for you because nothing signifies that. Consequently,

the money in question is the right of your sister's inheritors. It should be divided amongst them according to Shari`ah (Islamic law). You are not allowed to receive any part of it. However, in the case that you are one of the inheritors; you are entitled to take only your Shar`y (Islamic legal) share out of that money.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 19953

Q: my mother sold a piece of land and gave me its value as a trust. She asked me to put this money in a bank account under my name in order to receive a monthly income from it. I followed her orders. Moreover, if we put this money in a bank account, we will not be able to take it back before one year. I am the youngest one of my brothers. Every one of my brothers lives in a separate house and has children. My elder brother kept asking my mother to give him this money in order to use it in trade because he has no money. All of us know that he is in dire need. My mother refused to give him the money. His circumstances became worse due to his need for money. Once, he came to me and asked me to give him this sum of money.

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He told me that he will divide with me the profit of investing this capital. Moreover, he will return the whole sum of money before the end of the year so that my mother will not know. He will also give me the profit that I may receive from the bank to give it to my mother on a monthly basis, and I agreed. What is the ruling on doing so? Can I keep it a secret without telling my mother? If she knows, she will be angry with me. What is the ruling on the money given to me by my brother from his trade? I ask Allah to guide you to what is good.

A: You have committed a mistake by behaving is such a way because you are required to save the money that your mother gave you as a trust. You are not permitted to dispose of it except with her permission. Allah (Exalted be He) says: ﴾Verily, Allâh commands that you should render back the trusts to those to whom they are due﴿ The Prophet (peace be upon him) said: ﴾"Pay back the trust to him who entrusted it with you."﴿ You have to save the money and repay it to your mother when she asks for it. You are not permitted to deposit money in a bank in return for a profit because doing so is Riba (usury/interest) which is prohibited by Allah.

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Depositing money in banks for the sake of protecting it without earning interest is permissible, when necessary. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 19659

Q 1: a woman became ill and entrusted me with her gold. She asked me not to give it to anyone after her death, even her mother or her husband, but to keep it with me until her daughters become of age, as they are still young. However, I became worried that this trust might be stolen when we go out to visit my family or anywhere else. If I carry it with me, I fear that an accident might happen to me. My house was indeed robbed, but the gold was with me at the time while I was visiting my family. This increased my worries, so I asked a scholar who told me that it is the father's duty to keep the gold for his daughters, so I gave it to him, and made him bear the trust as his wife did. I have no idea whether he is going to fulfill the trust as his wife wished or not. Have I done the right thing? Is my conscience clear? Please advise, may Allah reward you.

A: The mentioned gold should be delivered to the heirs so that they can divide it among themselves, because it is a mutual right to all of them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Fatwa no. 19554

Q: my maternal uncle died two weeks ago after entrusting me with the following belongings: Banknotes, silver, and his personal weapon. He left behind a son who is married to a sterile woman, an old blind wife, and a married daughter. my uncle entrusted his personal weapon to me and asked me not to give it to his son for he does not trust him and thinks that he will sell it. Shall I give my other maternal uncle the property of his brother or shall I give all the property to his son? I am now confused. Please advise me for I want to get rid of them.

A: You must give the property you have to the heirs through the legal court. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Revitalizing barren land

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Fatwa no. 124

All praise be to Allah Alone, and peace and blessings be upon the final Prophet. The Permanent Committee for Scholarly Research and Ifta' has reviewed the documents submitted by his Excellency, the Deputy Minister of Interior, under no. 26/11119 on 7/4/1392 AH to his Excellency, the Chairman of the Departments of Scholarly Research, Ifta', Da`wah, and Guidance, referred from the Secretariat General of the Council of Senior Scholars under no. 5790/2 on 10/4/1392 AH. After studying the documents, the Committee found among them a letter from his Excellency, the Chief Justice of Al-Qunfudhah addressed to the Prince of Al-Qunfudhah under no. 25/2 on 2/1/92 AH. The letter reads: The chieftain of Al-Sawalhah tribe complains about those who mow and sell the farm grass, which harms the freely grazing cattle. The Chief Justice stresses how barren these areas are and how many cattle have perished out of hunger. It rained in Al-Sawalhah and grass grew. This encouraged many cattle owners to come from many places to feed their cattle. There is no doubt that mowing grass and selling it as well as appointing certain people to do so harms the owners of freely grazing cattle.

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A: After reading the letter of the Chief Justice of Al-Qunfudhah and the letter of his Excellency, the Deputy Minister of Interior, the Committee has reached the following conclusion: Since the Chief Justice of Al-Qunfudhah said that mowing and selling grass and appointing certain people to do so harms the owners of freely grazing cattle, it is forbidden to mow or sell the grass and it should be left for grazing animals. This decision gives precedence to general interests over private interests. It is confirmed that the Prophet (peace be upon him) said, ("There should be neither harming nor reciprocating harm.") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Mani`	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	Ibrahim ibn Muhammad Al Al-Shaykh

The first question of Fatwa no. 1881

Q 1: What is the ruling on the village pasture? Is it public or private property?

A: It takes the ruling of private property but it is permissible for other than the villagers to make use of the village pasture, as long as this does not harm the villagers or lead to any disputes. It is confirmed that the Prophet (peace be upon him)

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said, ("Do not withhold the superfluous water in order to withhold the superfluous grass.") It is also related that the Prophet (peace be upon him) said, ("There should be neither harming nor reciprocating harm.") May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 4799

Q: I live in the Southern Province of K.S.A. We practice bee leakage, which means: We have some places in the mountains where bees live for many years and inside the solid rocks. If someone wants to catch bees, he brings a beehive, i.e., a piled up box of wood of 2m length, which is hollow from inside and opened from both sides. The bees are trapped

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inside the rock for one full day. Afterwards, the beehive is placed on the opening of the rock and the bees fly into the hive. The side of the beehive which leads to the rock is closed and the bees remain in the hive. When the hive is full, the second opening is closed and the bees are taken away. Recently, I have heard that this process is prohibited in Islam; could you please advise me in this regard? May Allah preserve you!

A: if no one before you owned these bees by caring for them and fixing their place, you may put them in wooden beehives, or any other containers. You may do so whether in their natural habitat, or in any place. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Seventh question of Fatwa no. 6375

Q 7: It is said that the land the government grants to citizens has to be utilized within three years otherwise the ownership thereof will go back to the state. What is the extent of the validity of the foregoing?

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A: If the ruler or his deputy stipulates this in the grant paper, such a condition is valid for it falls under the competence of the ruler. On the other hand, the fact that someone did not utilize the land for the period which is mentioned in the question is an indication of their inability or unwillingness to reclaim it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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Al-Luqatah

First question of Fatwa no. 1230

Q 1: A traveling man found some lost money on the road but did not find the owner thereof. What should he do with it?

A: He has to announce it in public, especially in the gatherings of the people of the two towns between which the road where he found the money is located. He also has to publicize it in all other places where he thinks that the owner of the money might be living. However, in the case that one year expires without him finding the person to whom the money belongs; the person in question is regarded as the owner thereof. He may retain it until he finds the person to whom it is due. He may also give it in Sadaqah (voluntary charity) on behalf of the person to whom it belongs. If he later finds the person to whom the concerned money belongs, he has to tell him about the matter. If the owner of the money approves of the Sadaqah, he will be rewarded for it. Otherwise, the questioner should give a similar sum to the concerned person out of the former's own money and he will get the reward of the Sadaqah. Finally, the questioner may also spend the concerned money and give a similar sum to the person to whom the money is due whenever they both meet. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The first question of Fatwa no. 1441

Q: twenty years ago, a man found 330 Riyals and did not search for its owner, he instead bought a camel with this money for his marriage ceremony. When one of his relatives inquired about

its source, he replied that it was his salary. He asked a scholar about the legitimacy of this money, who ordered him to repay it in charity to the poor. What should he do?

A: He must search for the owner of this money in the place where he found it and return it to him. If he finds its rightful owner, he has to give it to him otherwise he can give this sum of money as a Sadaqah (voluntary charity) to the poor on behalf of its owner. If the owner of this sum of money appears in the future, he must tell him that he gave it as Sadaqah, and if he accepts, he will be free from liability otherwise, he has to repay him. This person should ask Allah for forgiveness and repent for not searching for the owner for this long period and for lying to his relatives as the owner of this sum of money maybe one of them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The fifth question of Fatwa no. 1843

Q 5: i found 100 Riyals in the street a year ago and i took it. i have announced it for a year without anyone coming to claim it. What should i do with it?

A: If the reality is as you mentioned, and that you have announced it for a year in the Shar'y (Islamically lawful) manner, it is like the rest of your property. If one day its owner appears, you should give it to them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 2010

Q: Someone found a sum of money inside a small bag and some cloth in another bag bearing a woman's name. He found the first bag in Al-Zulfa and the other bag on the way to Madinah. What is your advice in this regard?

A: It is related by Al-Bukhari and Muslim: (That the Messenger of Allah (peace be upon him) was asked about Al-Luqata (a lost item found by someone else), then he said: Take note of its container and its tying material then make a public announcement about it

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for one year and if its owner comes, give it to him; otherwise use it as you like.) Therefore, this person has to keep the items he found, know their description very well and make public announcements about each one of them for one year in any public gathering, for example after Jumu`ah (Friday) Prayer in places like Al-Zulafa, Riyadh, Madinah Al-Qasim and so on. If he makes a public announcement through radio or television, that would be better. If the owner of any of the two lost items comes to him and describes the items, he should hand them to him. If he made a public announcement about the items and after one year elapsed, the owner does not come, the items will be his. After that, if the owner of the items comes and describes them, he should return the items to them or pay them their value especially if the lost item is made of cloth. Moreover, he may give their value in charity on behalf of their owners.

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After that, if they come and give him the description of their lost items, he should tell them that he has given them in charity. If they accept this, that would be fine. Otherwise, he has to give them the value of their lost items and expect the reward from Allah (Exalted be He) for his good deed, which would be better. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 3028

Q: i found 150 Riyals on the road on Saturday 5/24/1399 A.H. i announced it from that day until this, but no one has come forward to claim it, so I am referring the matter to you, to advise me in writing. Is it permissible for me to give the money to the Committee for Afghanistan or not, as I have had this money for almost a year now? May Allah protect you and not deprive you from reward!

A: Yes, it is permissible to pay this money to the committee raising donations for Afghanistan, after having announced the characteristics that distinguish it. If someone who gives its description comes to claim it, tell them what you did and if they are not satisfied with this, then give

them the value of it and you will gain the reward of the charity. You may also use this money and spend it on your own needs, but if anyone claims it you should do as we said earlier. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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\`Abdullah ibn Qa\`ud	\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

The ninth question of Fatwa no. 4250

Q 9: during the Hajj season I found 1,800 Riyals outside Al-Masjid Al-Haram (the Sacred Mosque) in Makkah, or, more precisely, near the Mas'a (the place where pilgrims walk between the two hills of Safa and Marwah). I still have the money with me here in Algeria. I want to ask about the ruling on it and the ruling on me if I take this money that I found on the ground?

A: If you cannot find its owner, you should send it to Makkah to be distributed among the poor there on behalf of its owner. May Allah grant us success! May peace and blessings be upon our Prophet, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 5143

Q 1: a pilgrim found a sum of money in Mina. He took it

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and announced it, but he could not find its owner until the end of the days of Hajj. He took it with him when he returned home. It remained with him for a year, but nobody came to take it, given that he had announced it in the newspaper. So, he gave it as Sadaqah (voluntary charity). What should he do about it? May Allah guide you.

A: He should send this money to the Head of the Supreme Court in Makkah, along with its description when it was found, and ask for the necessary legal acts concerning it. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8830

Q: a company in Makkah Al-Mukarramah (the Highly Honored) has moved to another place that is unknown to me. It left some used items in its shop and I took some very small things from it. I asked some of the shop's old neighbors about it and they told me that the company had moved to another place four years ago. They told me to take what I needed, so I did take some small things, but I do not feel comfortable about it until I hear your opinion. May Allah protect you!

A: If the reality is as you mentioned, that the things found in the shop

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are used objects belonging to a company that moved to another place four years ago, you should ask about it. If you find it, tell them which used items you took, even if this is by phone. If the company lets you have them, all praise be to Allah, otherwise these items belong to them and it is not Halal (lawful) for you to keep them as you took them unlawfully. This is the way to clear your conscience. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Deputy Chairman	Chairman
\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

The third question of Fatwa no. 4049

Q 3: A man works for a merchant in his shop. One day, he found a carton which contains some items, such as blades and gas lamps. He asked the shop owner whether he knows who this carton belongs to, but he replied in the negative. The worker took it and gave it to his brother-in-law, and told him to sell it. If its owner appears, they will give him his right. More than two years passed, and nobody came to inquire about it. This man wants to clear his conscience. What should he do? Please advise, may Allah reward you.

A: This is considered a luqatah (a lost item found by someone else). It should be announced for a whole year, if it has value and is worthy enough. If its owner does not show up, it is permissible for the person who finds it to give its value as Sadaqah (voluntary charity) on behalf of its owner,

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or spend it in any form of charity. If its owner shows up, they should be told what happened. If they accept it, it will be fine. Otherwise, they should be given its value, and the reward goes to the one who gave the Sadaqah. The person who finds it can also keep it if they want after a year has passed. If its owner shows up, the same applies. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 3517

Q: The following situation emerged since we started running our company's buses inside and between cities in the Kingdom of Saudi Arabia: Many times, it happens that some passengers forgetfully leave some of their personal belongings including money on our buses. Accordingly, the company has a large quantity of personal belongings that the passengers lost. The company allocated a place for keeping such belongings even though some of them are valueless. Several months passed but no one came to receive their belongings. Some officials who are in charge of running the buses suggested various solutions but we preferred to raise the issue to your Eminence. Please provide us with your beneficial opinion as to what should be done regarding the personal belongings that passengers lose then we find them

on our buses; whether such belongings are in the form of money or not and whether they are valuable or not. Many thanks to your Eminence for enlightening us regarding the affairs of our honorable Shari`ah (Islamic law).

A: If the personal belongings which are found on the buses, whether items or money, have value that people are normally attached to and look for; you have to publicize them with all possible means. Examples of such means are to use advertisements that you can stick to your company's offices and cars, to enunciate the matter immediately after Jumu`ah (Friday) Prayer by the doors of nearby Masjids (mosques), and to make announcements in broadcasting or newspapers if you are able to do so. However, if a person claims any of these personal belongings and is able to describe its characteristics, it should be given to them. Otherwise, such items should be sold after one year has passed. The price thereof is to be possessed by the company which is permitted to donate it in charitable projects. If the person to whom the concerned item is due claims it afterwards, the company should tell them about the matter and the latter should approve of the Sadaqah (voluntary charity) or the company should pay them the value of their item. On the other hand, you do not have to publicize personal belongings which are of no value that people are normally attached to. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz

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Fatwa no. 5012

Q: the following sums of money and items were found in a dormitory in Al-Dir`iyyah a long time ago. They include: 1- 496 Saudi Riyals 2- 25 Yemeni Riyals 3- Seven different types of watches 4- Three different types of small calculators; two of them are engineering calculators 5- Three different glasses 6- A pullover opened from the font. We informed those in charge in the dormitory that despite the announcements made about these lost items and despite the fact that they remained in the dormitory for a long time, for some of them were found last year 1400/1401 A.H., nobody has claimed them. Therefore, these items were sold in an auction for 1,150 SR in addition to the sums of money. The total amount is 1,646 SR and 25 Yemeni Riyals. Those in charge in the dormitory delivered this sum of money to us along with a copy of the sale minutes

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of these items in the auction. They asked us to add this sum of money to the account of the students' fund which spends on different activities such as providing care, aid and charity to needy students. We would like to have your Fatwa on this issue. Is there any harm in adding this sum of money to the account of the students' fund? We need your Fatwa to act accordingly. We appreciate your responsibilities and concerns; May Allah help you! We hope to receive your Fatwa as soon as possible due to the nearness of the end of the current university year. May Allah protect you, bless you and your efforts and benefit Muslims and Islam from your knowledge and reward you best!

A: If the reality is as you have mentioned, it is permissible to spend the mentioned sum of money on charitable activities such the account of students' fund which finances various activities such as providing care, aid and charity to needy students. If later on any of the owners of the sold items comes, they should be told about what happened to their items. If they accept this, that would be fine; however, if they claim their items, they should be given their value from the money of the students' fund or from elsewhere.

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The fourteenth question of Fatwa no. 5512

Q 14: what is the ruling on someone who finds money in a non-Muslim country?

A: If someone finds money in a non-Muslim country that is at war with Muslims, they can possess it and it is not obligatory on them to announce it, unless not doing so would harm them. But if it is found in a non-Muslim country that is not at war with Muslims, it has to be announced in the same way as a found lost item in a Muslim country is announced. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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The eighth question of Fatwa no. 8598

Q 8: What is the ruling on what washes ashore on the beach, such as artifacts which come up from the sea or found on the surface of the water?

A: Items found on the beach or within the sea take the same ruling as Luqatah (a lost article found by someone else).

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May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8643

Q: one day I passed by a garbage dump and I got some of these stuff which was reusable. I took them and put them in my house. Could you kindly advise, is it permissible for me to use them or is there any sin on me?

A: If the case is as you have mentioned and these things are not valuable, there is no harm in taking them and benefitting from them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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Fatwa no. 13122

Q: I was walking in the old airport in Jeddah, - which is of course a vacated area, with no inhabitants, only a road for cars - when I found 100 Riyals that had been dropped on the ground.

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It was difficult to announce it, because this place is in between the city. I therefore need to announce it in all of Jeddah. I was afraid to spend this money, so I gave it as Sadaqah (voluntary charity) to those who have a right to it, and I no longer have the money to announce it. Also, if I did announce it, I would face a problem, because I am a student and I do not have a car. How should I announce it to one million or more people? Please advise me; have I committed a sin?

A: If the matter is as you mentioned, and you gave the money that you found lying on the ground as Sadaqah on behalf of its owner, there is no harm in doing this and you will not be considered as a sinner. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The first question of Fatwa no. 11751

Q 1: a woman found ninety silver Riyals in an uninhabited place. When their owner came to ask for them, she did not tell him about them, due to her dire need of money and her ignorance. Please advise. May Allah reward you. How can she get rid of that money now? To whom should she pay it? Should she pay it as banknotes or silver coins, as there are no more silver coins now? May Allah protect and support you.

A: This woman should give the silver coins or their value to their owner if he is still alive. If not, she should give them to his heirs. She should perform Tawbah (repentance to Allah) and Istighfar (seeking forgiveness from Allah) for what she did. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12344

Q: i bought a small car from one of my co-workers. After some time when i opened its trunk, i found a piece of gold wrapped in a cloth. i asked the members of my family about it but they told me it was not theirs, so i went to my co-worker, who sold me the car, but he denied any knowledge. Please note that I am the third owner of the car. Later, I went to the gold market and sold the piece of gold for 600 Riyals. What should I do with this money? Please enlighten us. May Allah reward you well and guide you to best serve the public interest!

A: If the matter is as you mentioned, you should give the price of the gold in charity to poor people, dedicating the reward to its owner. If one day the owner of the gold comes to you, inform him about what you have done and if he approves it, there is no problem. Otherwise, the reward of charity is yours and you should pay

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him the price of the gold. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 12135

Q: I was in the Kingdom of Saudi Arabia in 1398 A.H. with my seven-year-old son, who found a small gold chain that was worth 100 Riyals at the time. As I had wanted to buy one, I took it, because I was ignorant of the ruling on Luqatah (a lost item found by someone else). I now want to give its value away as Sadaqah (voluntary charity). Should I give an amount equal to its value at the time I found it or its current value? Please give us a Fatwa (legal opinion issued by a qualified Muslim scholar) and may Allah reward you with the best! As-salamu 'alaykum warahmatullah wabarakatuh (May Allah's Peace, Mercy, and Blessings be upon you!)

A: If the situation is as you mentioned and you do not know who the owner of the chain is, you should give its current value away as Sadaqah. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

The second question of Fatwa no. 18389

Q 2: a young man came to me with some dresses for sale. When I asked him from where he got them, he said that he was traveling to Dammam and saw a box by the side of the road with the dresses scattered around it. He collected them and came to me. So I bought them from him, and sold them, making a good profit, all praise be to Allah.

A: The property your friend found by the side of the road is considered Luqatah (a lost item found by someone other than its owner) that must be announced for one year until its owner comes to claim it. Your friend was hasty to sell the dresses for their real value, but he has to keep the price with him for a year while announcing the Luqatah. If its owner comes, the price of the dresses should be paid to him, otherwise, your friend can dispose of the money. However, if the owner comes at any time after that, the money should be paid to him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Lost camels

Fatwa no. 5893

Q: i found a baby camel of around twenty days and took it to my farm. i raised it and announced it to the people around me. During the period i kept it with me, i fed it barley and clover from the farm. Now after two years, no one has claimed it, although I still announce it to people. When I first found it, I took it for fear that it would die from hunger or be eaten by wolves, as it was very young. Now, I do not know what to do with it. Is it Halal (lawful) for me to keep it? Please guide me in this matter. I am waiting for your Fatwa (legal opinion issued by a qualified Muslim scholar).

A: If the matter is as you mentioned, that the camel was so young that it could not protect itself from beasts of prey and could not reach fresh water, it will be permissible for you to keep it with your camels. If ever its owner comes to claim it, you should give it to him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Deputy Chairman	Chairman
`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 153

Q: more than a year ago, I found a lost one month-old camel with one of my she-camels. It was hungry and thirsty; we fed it milk and cared for it for eight months until it survived. We told our neighbors about it, but no one claimed it. Is it Halal (lawful) to consider it ours?

A: If the situation is as you mentioned, that a lost new-born camel followed your she-camel, and that you told people about it but no one came to inquire about it, then it is permissible to keep it with your camels. You will be rewarded for feeding, watering and protecting it, because the Islamic Shari`ah encourages us to protect wealth. However, if its owner shows up one day, recognizes it and asks for it, you should give it to him. If you want to take fees in return for taking care of it, and its owner pays you what you agree upon, it will be fine. If you disagree on the fees, you should refer to the court in your area.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy
`Abdullah ibn Mani`	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify

Fatwa no. 130

All Praise is due to Allah Alone and peace and blessings be upon the last Prophet. To commence: The Permanent Committee for Scholarly Research and Ifta' has read the question submitted by his Highness, the prince of Al-Ihsa', Fuhayd ibn Fari` Al-Jabir to his Eminence, the Chairman of the Departments of Scholarly Research, Ifta', Daw`ah, and Guidance and which is referred by the General Secretariat of the Council of Senior Scholars No.719 / 3 in 7 / 5 / 1392 A.H. This question reads as follows: Fuhayd ibn Fari` Al-Jabir who lives in Yabrin tells me that many scabby camels come to them while they do not know their owners. These camels are branded. They want to anoint them because their owners may lose them. They demand to have a share equals the half of the value or less according to the estimation of the court in return for their effort in anointing, chasing, catching, treating them until they are recovered. Therefore, we would like to know your opinion about this issue, for leaving them will cause them to die and spread

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the infection among the sound camels.

A: After the Committee perused the question, it is answer comes as follows: As long as the brands are recognized, it is easy to find the owners of these brands who will be mostly from the people of a princedom to which Yabrin is affiliated. So, it is obligatory to search for them and urge them as a kind of cooperation in kindness to take care of their camels and treat them as they like in order to maintain their wealth. The Prophet (peace be upon him) forbade wasting money.They will be commanded not to let them mix with other sound camels in order not to infect them. The Prophet (peace be upon him) said: (There should be neither harming nor reciprocating harm) He (peace be upon him) said: (The sick should not be brought to the healthy.) If it is difficult to know the owners of the scabby camels, the prince of this region should command an honest person to take them and prevent them from mixing with the sound camels. He should order him to take care of them by irrigation, pasture, fodder and treatment in return for a fixed fee. This fee shall be estimated by the competent authority affiliated to legal court of

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this princedom. No one has the right to catch, treat them, or prevent it from water except after taking the permission of the princedom and the legal court appendant to this princedom. This will prevent chaos, cease greedy and deprive people from fraud and save people's properties against illegal consumption. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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`Abdullah ibn Mani`	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 2249

Q: Around one year after the Battle of Al-Sablah, around 1349 A.H. [corresponding with 1930. Ed.], we faced many hard years. When I was in great need and suffering from hunger, I found a camel in the desert bearing the mark of the two tribes of 'Udayyan that had descended from 'Utaybah. I did not know who its owner was personally, and I was coerced by my need and poverty to sell it for about 130 Arab silver Riyals. I used the money and never heard of anyone searching for the camel. However, for a few years now, I have been worried and confused due to what I did. I have performed Tawbah (repentance to Allah), regretted what I did, and resolved not to do it again, In sha'-Allah (if Allah wills). What shall I do now as I do not know who the owner of that camel was? I hope that Your Eminence will give me your Fatwa (legal opinion issued by a qualified Muslim scholar) on this matter, because, as I said, I am worried about it and regret it.

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I hope that you answer me soon so I can discharge my responsibility over it before I die. May Allah safeguard you!

A: First: This camel is considered to be a stray and it is reported that when (The Prophet (peace be upon him) was asked about lost camels, he (peace be upon him) said, "What have you to do with it? Leave it alone, for it has its hooves and its water container (i.e. its belly); it can reach water and eat trees until its owner finds it.") (Agreed upon by Al-Bukhari and Muslim) This Hadith indicates that it is not permissible to take a lost camel and that anyone who takes one is sinful. You therefore have to ask Allah for forgiveness and repent to Him. **Second:** If you do not know who its owner was, you should give out the price you sold it for or its equivalent - in terms of value - in banknotes as Sadaqah (voluntary charity) to the poor with the intention that it be on behalf of its owner. Whenever it happens that its owner comes, you should give him its price if he does not agree to the Sadaqah on his behalf; in which a case the Sadaqah will be considered from you. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman	Chairman
`Abdullah ibn Qa`ud	`Abdullah ibn Ghudayyan	`Abdul-Razzaq `Afify	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 8379

Q: There is a young camel whose leg has been broken since last month of Rajab. We have been taking care of it among the camels that we stall-feed. It is regarded as defective.

No one has claimed it since the time we found it until now. If those who are taking care of it leave it, it will probably die. There are some people who want to buy it. What is the Shar'y (Islamically lawful) way of dealing with this? We send you our best wishes.

A: You have to announce the characteristics that distinguish it and the time that you found it among your camels. You can then sell it for the same price that would be paid for a camel like it. After that, you should declare the sum of money that you got for it for one year in the places that you think you are most likely to find its owner. If its owner claims it, you have to give them the money; otherwise you should give it away as Sadaqah (voluntary charity) on their behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

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\`Abdullah ibn Qa\`ud	\`Abdullah ibn Ghudayyan	\`Abdul-Razzaq \`Afify	\`Abdul-\`Aziz ibn \`Abdullah ibn Baz

Lost cows

The first question of Fatwa no. 986

Q 1: a man sold a cow to a person whom he does not know. The cow escaped and returned to him again. Since he does not know the purchaser, he sold it again and spent its price. What should he do?

The ruling on this cow is the same as the ruling of the Luqatah (a lost item found by someone other than its owner).

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He has to search for its owner in markets and gatherings for one year. If he finds the purchaser, he has to tell him the truth and return the price of the cow to him. If he does not find the purchaser, he should give its price in Sadaqah (voluntary charity) on his behalf. However, if the purchaser appears and does not approve of giving the money in Sadaqah, the man should return the money to him. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman
`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

Lost sheep

Fatwa no. 346

Q: two months ago, I found a goat at the time of `Isha' (Night) Prayer. I told the mayor of the village and put it in the marketplace, but nobody claimed it. Please advise us. May Allah reward you.

A: This goat should be treated like lost sheep. The Prophet (peace be upon him) when asked about the lost sheep one finds, said, (It is yours or for your brother, or for the wolf.) This is a part of a Hadith agreed upon by Al-Bukhari and Muslim. This Hadith applies to whoever thinks he can keep trusts; those who do not think they can keep trusts are not permitted to take it, otherwise they may get themselves into what leads to

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usurpation. Therefore, a trustful person can slaughter a lost sheep he finds and be ready to compensate its value if the owner is later identified, sell it and keep its price or raise it with the intention of giving it back to its owner. Having already slaughtered the lost goat or sold it and kept its price and he thinks that the owner will most likely not be identified, he may give its value in Sadaqah (voluntary charity) on behalf of the owner. In the instance that the owner appears, he is to be given the value of the goat, while the Sadaqah will count for its payer. However, if he spends on nurturing the goat with an intention to give it back to its owner, and the owner is identified, he should give it to him and claim the amount he spent on it. If the owner is not identified, the finder of the goat is to sell it and hold what he has spent on it. If there is an excess amount, it will have the same ruling as in the case when it is slaughtered after evaluating its price or selling it and keeping the price. May Allah grant us success! May Allah's peace and blessings be upon our Prophet, his family and Companions!

The Permanent Committee for Scholarly Research and Ifta'

Member	Member	Deputy Chairman
`Abdullah ibn Sulayman Ibn Mani`	`Abdullah ibn `Abdul-Rahman ibn Ghudayyan	`Abdul-Razzaq `Afify

The third question of Fatwa no. 18400

Q 3: two years ago, I found a sheep in the desert. No one lives close to me except one neighbor. I informed him and my relatives about the sheep. Later the sheep produced four lambs so now I have 5 sheep. What should I do in this matter?

A: It is permissible to keep any sheep that has gone astray and cannot defend itself against beasts of prey.

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When the Prophet (peace be upon him) was asked about the sheep that goes astray, he said, ﴾It is either for you or for your brother, or for the wolf.﴿ Agreed upon by Al-Bukhari and Muslim on the authority of Zayd ibn Khalid Al-Juhany (may Allah be pleased with him). If a person finds a lost sheep, he has more than one option; he may either eat its meat or keep it till its owner comes or sell it and save its price till the owner comes. However, the best option is to keep it till its owner comes. If he chooses to eat its meat or sell it, he has to know how to describe it and make public announcements about it for one year. Later on, if its owner comes, he should be given its price if it has been sold and its value if it has been eaten. The Prophet (peace be upon him) said, ﴾He who finds a lost item and does not make a public announcement is mistaken.﴿ Related by Muslim in his Sahih (authentic) Book of Hadith. The Prophet (peace be upon him) also says about the Luqatah (a lost item found by someone other than its owner), ﴾Make public announcement (about it) for one year. If nobody claims it, it becomes yours, but, if its owner appears, hand it over to him.﴿ Agreed upon by Al-Bukhari and Muslim. If you have not made a public announcement about this sheep for one year, you have to give its value and the value of its offspring in charity on behalf of its owner because you did not follow the order of Shari`ah, which is to make a public announcement about it for one year. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19083

Q: one year and a half ago, I lost three goats. I received news from some people in Yemen that they had found goats which they think belong to me. These goats were delivered from one to another till they reached me. People asked me to pay two hundred Riyals for delivery and I did. I checked the goats and found that they are not mine. They were two goats, and one of them gave birth to a male goat. I searched for the owner of these goats in my tribe and the nearby ones, but I failed. Is it permissible to take possession of these goats in return for the money I paid?

A: It is impermissible for you to possess these goats so long as they are not yours. The payment for delivering the goats to you is not a good enough excuse that allows you to own them. You should return the goats to the people who handed them to you. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

Fatwa no. 19123

Q: I am a nomadic Bedouin, and in 1402 A.H., roughly, I was

grazing my sheep in the Dhabh Valley, near the city of Al-Rubu'ah. When I returned to the Al-‘Atf Valley in Tihamah, i found a goat among my sheep, but i never went back to the Dhabh Valley to announce it. Since then it has been raised with my sheep, without its owner knowing where it is, and it has now produced three goats. Therefore, I would like to submit this question to Dar Al-Ifta’ (the House of Fatwa), to Shaykh Ibn Baz (may Allah protect him), for him to give me Fatwa (legal opinion issued by a qualified Muslim scholar) on this matter. May Allah protect you! And Allah knows best.

A: You have to calculate the value of this goat along with what it has reproduced and give it as Sadaqah (voluntary charity) on behalf of its owner, because you did not announce it when you found it among your sheep. If its owner comes, he can choose either to take it, along with what it has reproduced, or he can relinquish it and accept the Sadaqah that was paid on his behalf. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta’

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Bakr Abu Zayd	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz Al Al-Shaykh	`Abdul-`Aziz ibn `Abdullah ibn Baz

The fourth question of Fatwa no. 9371

Q 4: what is the criterion of judging a Luqatah (a lost item found by someone other than its owner) as something trivial that should be announced for three days or something valuable that should be kept

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for a year? In general, what is a Luqatah?

A: Anything that is valuable and important to people should be announced; whereas anything that is not valuable or important to people does not have to be announced. This differs according to the circumstances and the states of people. It should be referred to the customary standards. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

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